

April *NATION'S* 1945
BUSINESS



★ CAN GOVERNMENT
DICTATE PROSPERITY?

★ THE HAUL OF THE WILD
—\$2,000,000,000

★ WHAT LABOR INTENDS
TO GET

FRANKLIN
WITBACK

TOPS IN TRAVEL COMFORT FOR TWO

The New Compartment

BUILT BY PULLMAN-STANDARD

The familiar sleeping car, as built by Pullman-Standard, is the backbone of rail travel—a traditional part of the American scene. For generations the best in passenger accommodations, it is today the safest, most comfortable mode of travel. In this new, roomier compartment, innovations add greatly to passenger comfort. With the easy chair and the wide couch, four persons are seated comfortably. Broad window ledge is handy shelf . . . two commodious beds as shown in illustration below . . . complete toilet facilities . . . cross-corner mirror for better vision . . . cabinet with built-in towel rack . . . ample luggage space . . . clothes wardrobe . . . shoe box with aisle outlet . . . electric fan . . . individual control of heat, light, ventilation and air conditioning.



FOR 86 years, Pullman-Standard's expert carbuilders steadfastly improved the travel-soundness of cars to a point where their introduction of lightweight, streamlined cars and trains wrote a new page in the history of railroading. Pullman-Standard has built more than 70% of all lightweight equipment bought by the railroads—the result of its reputation in the railroad car industry for advanced engineering and sound construction.

Maintaining this record, Pullman-Standard leads again in blueprinting the trains of tomorrow, the building of which can start as soon as war needs permit. Already designed and engineered is a complete series of new-type cars with many innovations for the enhancement of travel pleasure. This well-integrated program for the days ahead is planned to meet a rising standard of living, to assist in railroad modernization, to make more jobs for returning servicemen, and to contribute to our national industrial and economic welfare.

PULLMAN-STANDARD

Car Manufacturing Company

CHICAGO · ILLINOIS

World's largest builders of modern streamlined railroad cars

Offices in seven cities . . . Manufacturing plants in six cities

PATENT APPLIED FOR



In war or peace
B.F. Goodrich
FIRST IN RUBBER



Cooking by radio tried out on string

A typical example of B. F. Goodrich improvement in tires

WHEN heating is done by "electronics" or radio waves, the oven itself is cool. Inside is an electrical field that alternates a million times a second. Articles inside this cool oven are heated internally. There's just as much heat down inside the article as at the surface (bread could be cooked without crust in an electronic oven).

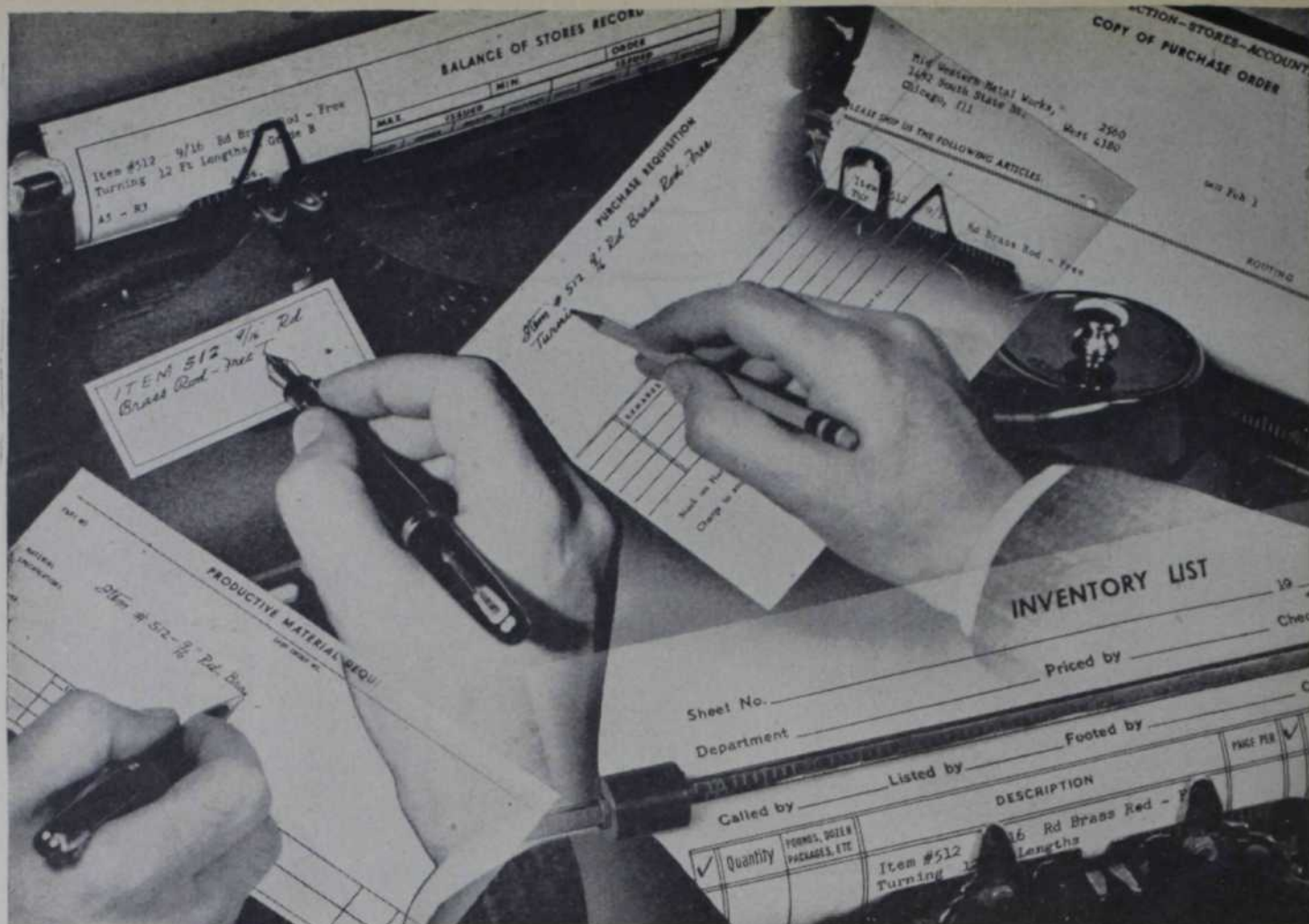
B. F. Goodrich men are now applying this kind of cooking to spools of rayon string to make better truck tires. With rayon cord, tires usually run cooler. But the rayon was hard to handle; it kinked and wouldn't lie

straight while the tires were being built, unless held in place by cross threads or interlacing strands. In the finished tires those cross threads caused more heat and made them wear out faster.

Electronic heating or cooking "sets" the twist; the cord lies straight, can be handled as easily as cotton cords. So B. F. Goodrich installed the equipment shown in the picture in its own cord mills, is making tires of rayon *without* any crossing strands. Each cord is completely surrounded by rubber; cords just can't touch each other.

No other tire manufacturer makes tires in this modern way with "weftless" rayon cord, as it's called. It's especially important with synthetic rubber because synthetics get hotter than natural rubber. It's just one more step in the B. F. Goodrich program of constant improvement in every type of tire and every other rubber product. It's a policy that brings you more value in tires whether they're for auto, truck, airplane, farm implement or any other use. *The B. F. Goodrich Company, Akron, Ohio.*

B. F. Goodrich
Truck & Bus Tires



In your business—

How often do you write the same thing more than once?

YOU can cut the cost of repetitive writing—whether it be names, numbers, descriptions—in fact, any information whatsoever.

Addressograph is the modern method of doing the tedious and expensive job of writing repetitive information in both small and large offices and factories—does the job with

speed, accuracy, and economy. Addressograph methods are simplicity itself. And Addressograph flexibility enables it to be utilized with any system or routine.

Addressograph helps speed factory production, slashes cost of writing business records,

simplifies your distribution and customer contacts, saves on shipping and billing.

Here is versatile equipment to aid you in every department that puts information on paper. Wherever time or money are important, Addressograph proves its service through savings.

Our Research and Methods Department will gladly work with you—show you how Addressograph simplified business methods are being used by others in your field—both large and small. Telephone our local office or write Addressograph-Multigraph Corporation, Cleveland 17, Ohio.



Prices of hand model Addressographs begin at \$12.50; electric models at \$177.50. Illustrated is the Class 1900 Addressograph.

Addressograph

TRADE-MARK REG. U.S. PAT. OFF.

SIMPLIFIED BUSINESS METHODS

Addressograph and Multigraph are Registered Trade Marks of Addressograph-Multigraph Corporation



U. S. Marine setting up a telephone switchboard on an island "somewhere in the Pacific"

If only switchboards grew on trees!

That would make things a lot easier for our fighting men, for us, and for every one who is waiting for a home telephone.

But switchboards and telephones and electronic equipment of many kinds must still be made by telephone factories for the armed forces.

Your patience in this emergency makes us eager to take care of your home telephone needs just as soon as possible.

The girl in the telephone Business Office—thousands have come to know her courtesy and desire to help.



BELL TELEPHONE SYSTEM



WHAT'S THE BIG

IDEA?

That's what we are looking for. We are paying a total of \$25,000 in cash awards to our own employees in a search for the BIG IDEA that will mean the most to your particular business in 1945.

YOU'VE GOT TO SPEND MONEY TO MAKE MONEY

BUY MORE
WAR BONDS

GEORGE S. MAY COMPANY

The World's Finest Business Engineering

OFFICES IN PRINCIPAL CITIES

Nation's



Business

PUBLISHED BY

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VOL. 33

APRIL, 1945

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FRISCO

5,000 MILES

in MISSOURI • ARKANSAS • OKLAHOMA
 TEXAS • KANSAS • TENNESSEE
 MISSISSIPPI • ALABAMA • FLORIDA



ST. LOUIS—SAN FRANCISCO RY

A Great Railroad



WORLD'S BUSIEST HIGHWAY

Over such highways—230,000 miles of them—more freight and passengers are moving today than ever moved before anywhere on earth by any means of transport. • In 1944, the railroads hauled nearly three times as much inter-city freight, and nine times as much war freight, as all other carriers combined. • That is one of the great lessons to come out of the war—what modern American railroads can do. • And one of the things to remember after the war is won is that in peacetime, too, America needs and must have the kind of transportation which only its railroads can deliver.

AMERICAN  **RAILROADS**
All United for Victory



Style

IN A BELT

Style in belts—a Paris tradition—reaches new heights for Spring. Compare the excellence of Paris materials and craftsmanship, the styling and distinction of Paris creations. Buy a Paris belt to express your own, individual good taste. A large selection available at all fine stores.

•Paris Belt illustrated MB446—\$1.50—Comfortable, elastic construction—Pig-skin trim—fine leather covered buckle.

Also enjoy All Elastic Paris Garters and Free-Swing Suspenders. Trust Paris—a trademark that has stood the test of time.

A. Stein & Company • Chicago • New York

PARIS
BELTS

"Tops" For Your Trousers

NB



Easter parade

THE Easter parade passes through four wartime settings with small loss of luster, and that is a good thing. Probably few of us pause to consider how the dress of the nation contributes to its ideals, its business and social progress. If peasant costume were the common dress, who will say that our industry would be quite as snappy?

Main Street blossoms with styles that not long ago were seen exclusively along Fifth Avenue. Unique American mastery of quantity production of apparel is demonstrated. Newspapers and magazines keep alive the zest for fashion. The mail-order catalog today presents in colors what Paris saw only in the salons of its couturiers before the war.

Since Main Street has up-to-the-minute styles, its citizens step livelier, unsatisfied with the old and eager for the new, their belief in democracy as firm as their conviction that in dress, as in other matters, Judy O'Grady can match the Colonel's Lady—and look even prettier in her low-price number.

Color in industry

THE Hasco Machinery Co., of Newark, N. J., is painting used machines, which it reconditions for war production, in bright colors.

Color helps reduce fatigue and eye strain, it has been discovered. Absenteeism drops. Safety lessons stick when color is there as a reminder.

In drawing up the color scheme, critical parts of the machine are separated from the non-critical. Orange is used for the danger spots, cream for moving parts and shades of green for the rest.

At the start some industrialists opposed the innovation but now the glamorized machines have passed the experimental stage with (dare we say) flying colors.

Translating the figures

AGREED that postwar competition will be keen, cost accountants foresee greater need for their services. That is, if competition is to be intelligent and not based on guesswork (leading from fright, as the old bridge expression went).

Leaders in the profession are therefore urging fellow craftsmen to doff the clerical function of cost keeping and to learn to translate their figures into facts and conclusions.

They also advise their comrades to pick up engineering, production and sales knowledge, so that translation of figures into facts may be backed by practical data.

The figure skeleton thus becomes something of flesh and blood and features—and recognizable.

"What management needs," to quote Percy L. Proctor, vice president and treasurer of Titeflex, Inc., Newark, N. J., in the National Association of Cost Accountants' *Bulletin*, "is cost interpretation and—although it may sound 'paradoxical'—fewer figures."

Mr. Proctor explains that he has never met a works manager, a superintendent or a foreman who understood the accounting art.

"I have met many presidents of companies who have had no knowledge of the subject at all," he adds, "and I regret to say that in most cases I found a disposition to cover the deficiency by bluff and pretense. They could read a balance sheet in three minutes flat, a record I was never able to equal even in my younger days when I thought I knew all there was to know about accounting."

"I have found that, in the main, treasurers have an appreciation of general accounting and some an appreciation of cost accounting, but they are not supposed to know what makes the factory wheels turn anyhow, and so they cannot translate the figures into a language the plant manager can understand."

Summing up, Mr. Proctor indicts the 24-column statement "filled with the most beautiful figures reduced to six-place decimals."

He would substitute an interpretation "in the manner of a narrative, using figures, if at all, only to support conclusions."

Barefoot but happy

SOME of the cries of "Wolf! Wolf!" about merchandise shortages mean the beast is really about. Customers can see for themselves. Yet wholesalers wound



Cheap Transportation?

Let's Look at the Facts!

THIS Chinese coolie carries 5 gallons of oil in each container. His daily job is to walk 10 miles and carry 10 gallons, for which he is paid 10c a day.

Cheap transportation? Look. The consumer pays the exorbitant cost of one cent a gallon for 10 miles of overland transportation. The oil dealer has to content himself with a speed of one mile an hour in transit. The poor coolie earns only \$3 a month.

Here in America, your rail-

roads have invested more than 26.5 billion dollars in equipment—an average of \$15,000 per employee. Railroad workers are paid a standard of wages higher than anywhere else in the world. Yet, American tank car shippers find that here, *one cent* can move a gallon of oil as far as 500 miles—not 10!

It's this principle of progressive *mass transportation* which makes your railroads so vitally essential to our American way of life.

Erie Railroad

ONE OF AMERICA'S RAILROADS—ALL UNITED FOR VICTORY



Buy
War Bonds
and Stamps



up 1944 with inventories only one per cent under the level of '43. This Census Bureau report in cooperation with the National Association of Credit Men covered 2,402 concerns having a sales volume last year of \$4,297,777,000.

This survey should help relieve anxiety over the condition of the small retailer who generally buys from jobbers. The two largest declines in wholesale inventories—six per cent each—were found in New England and the East North Central States. The two largest increases were recorded for the West South Central States and the Pacific territory.

By merchandise classifications for the country, shoes and other footwear showed the largest decline for the year, 31-per cent. Topping the inventory gains was beer with 30 per cent. So the threat shapes up as: going barefoot but in a happy fashion.

Plans for plants

OFFICIALS of one of the country's "first five" industrial companies make no secret of their decision against buying government plants. "Unsuitable" is the terse judgment.

Of the objections cited, "too big" and "wrong location" are mentioned most frequently.

This probably explains why surveys point to a boom in industrial construction once it becomes possible. Thus, the American Institute of Steel Construction found that almost one-third of the larger manufacturing concerns contemplate new plants. In the Cleveland area some 43 per cent plan additions which will incorporate ideas picked up during the war.

Stockpiling for what?

INDUSTRIAL purchasing agents can prepare for another gray hair or two after the war when they try to figure out how government stockpiling operations will affect supplies and prices. Their guide and mentor, George A. Renard, who runs the National Association of Purchasing Agents, suggests that they may have to consult with their congressmen before deciding on purchasing and production policies since Congress is making the rules and can change them, too.

Under the Surplus Property Act of 1944, the Army-Navy Munitions Board was directed to submit its recommendations within three months. These came along in January.

However, the catch was that, while Congress wanted the board to name maximum and minimum amounts of each strategic mineral and metal which were to be stockpiled, these limits were censored. Only practical information in this report, Mr. Renard explains, is that it gives the list of strategic and critical materials as of Nov. 20, 1944. Mr. Renard adds:

"The report of the Munitions Board to Congress includes such ambiguous terms about the objectives of the stock-

piling program that practically anything would get under the wire."

The report leads him to question whether the aim of stockpiling is military security or social planning. He concludes:

"Congress has a tough job ahead to get these broad recommendations translated into a program that will satisfy military needs and at the same time protect business from harmful backfiring by such buying. Postwar price crutches for economic or political purposes and stockpiling for military security should not be thrown into the same kettle. They should be separated and properly labeled."

Exchanging ideas

THE exchange of production ideas along with job analysis, inventory controls, accounting requirements, etc., explains some of the exceptional records made during the war. Personnel shortages have promoted the same kind of exchange on office management methods in several fields.

Results have not been as spectacular as in the factories but the participants maintain that they have been decidedly worth while.

From this exchange and the study given to improved methods, the possibility of working out office production standards has aroused wider interest. Something approximating production plant formulas is the aim.

A little notion we entertain is that even the teaching of proper telephone technique might be a big step in improving office work.

Note for professors

SOME years ago when Herbert Hoover wanted to impress the country with the vital need of supporting pure science (the abstract work in laboratories which may finally trickle out in such things as nylon hosiery) his public relations counsel called upon several professors for an accurate and brief definition of "pure science."

The shortest reply he got, he said, was three pages long.

Verbosity is one of the faults frequently charged against men of learning. They know their facts but write them in a language that no laymen can unravel.

To their attention, therefore, is recommended the Industrial Bulletin of Arthur D. Little, Inc., of Cambridge, Mass., which manages month after month to deal with difficult matters in a manner that gets the information across to the reader nicely and with small fracture of accuracy.

The half dozen topics or so may bring in some polysyllabical chemicals and yet there is little "hard reading."

In the current number, for instance, one reads of the new, quick bleaching for cotton textiles and synthetics by which the processor can scour and bleach in little more than two hours. In the old days "crofting" or grass bleach-



You know it will stay on the job
under the ground for 100 years, serving
your town's water supply
system, if it bears this mark
—the mark which identifies cast iron pipe, otherwise known as Public Tax Saver No. 1.



CAST IRON PIPE RESEARCH ASSOCIATION, T. F. WOLFE, ENGINEER, 122 S. MICHIGAN AVE., CHICAGO 3

CAST IRON PIPE SERVES FOR CENTURIES

FACT OR FICTION?

A 47-SECOND
QUIZ ON
GREATER SEATTLE



1 SEATTLE... FUTURE HUB OF ORIENTAL AND ALASKAN COMMERCE... IS SENDING TRAINLOADS OF NORTHERN PACIFIC FREIGHT TO TOKYO... TODAY! FACT OR FICTION?

2 THIS CREATURE IS A BY-PRODUCT OF A MAJOR SEATTLE INDUSTRY. FACT OR FICTION?

3 PRE-FABRICATED RAILROAD TRACK IS BEING LAID IN SEATTLE TO MAKE TEMPORARY SPUR LINES FOR THE CITY'S FAST-GROWING INDUSTRIES. FACT OR FICTION?

4 WORLD'S LONGEST MAIN STREET HELPED METROPOLITAN SEATTLE ACCOMMODATE 168,000 NEW RESIDENTS SINCE 1941. FACT OR FICTION?

CHECK YOUR ANSWERS HERE:

1. Fact. From Boeing's ultra-colossal plants at Seattle and nearby Renton, these cargoes go winging to Tokyo... via B-29! Raw materials and sub-assemblies for the B-29 Superfortresses are delivered to Boeing by N. P., for speedy "re-shipment" to Nippon.

2. Fact. It's a Sturgeon Sea-Poacher, one of many weird fishes occasionally found in the huge catches of sea food which move across Seattle's piers. The Seattle waterfront, one of the world's great ports, transfers enormous cargoes to Northern Pacific.

3. Fiction. Many miles of modern trackage were built in the city by Northern Pacific before the war, to match Seattle's brilliant

future. Foresighted service to Seattle industries has helped make N. P. the No. 1 rail system in Washington State—in size, mileage, taxes paid, payroll, and volume of freight and passenger business.

4. Fact. Building materials, household appliances, food—and people—came to the city via the "Main Street of the Northwest", the rail line that links most of the Northwest's important population centers.

FREE... A GAME FOR EVERYBODY!

Send for the free FACT OR FICTION booklet—44 pages, illustrated. Address Northern Pacific Railway, Room 924, St. Paul 1, Minnesota.



NORTHERN PACIFIC

Main Street of the Northwest

ing in Holland took from March to October.

Items on cactus, the farm market for chemicals and acid resistant glass follow. Under "Industry and Education" there is a concise summary of the growing cooperation toward fitting graduates for both citizenship and industrial employment.

One might wish that all higher learning had an organ such as this.

FTC and advertising

GREY ADVERTISING AGENCY, New York, didn't like that Federal Trade Commission report on advertising wherein the percentages for 86 industries were given. The agency maintains they don't mean a thing for these reasons:

1. The figures were for the year 1939. That year has as much relationship to 1945 or 1948 as the Spanish-American War has to the second World War.

2. The figures are averages—which means that as many manufacturers spent more than the figure given as spent less.

3. In some fields, where 12 manufacturers may compose the total reporting, only two or three may be advertising—yet the non-advertisers obviously reduce the reported average advertising budget figure.

4. What one manufacturer includes as advertising in his advertising budget, another does not—to this extent, the advertising budget figures are quite unreliable.

5. The competitive status of each manufacturer in each industry, which must determine the advertising budget percentage, is not known.

In general, the agency winds up, the statistics are wholly without significance but, unfortunately, that won't prevent their use as a scientifically accurate mathematical formula for determining the advertising budget.

"We say that those statistics are spinach—and may they go to the usually designated place for spinach!"

The Builder

EVEN the most ambitious plans amount to little until somebody puts them into definite form and turns them over to men who can carry them out. Homes, highways, factories, bridges, which will play their part in the coming years of peace, remain only dreams until the builders take over and convert them into substantial steel and stone.

That job will be handled by men like him who appears on our cover this month.

Alike as two peas in a pod!

Compare a sheet of Levelcoat* made last week with a sheet made today ... compare them for brightness, opacity and strength. Yes, they're alike as two peas in a pod. For behind the production of Kimberly-Clark Printing Papers is instrumentation that maintains uniformity of quality from pulpwood to paper even under wartime restrictions.

In the digester, for example, Kimberly-Clark developed a patented instrument process that has become the standard of the paper industry. This automatic operation alone lifted quality and uniformity more than ten per cent.

And likewise, along the entire course of paper making, precision instruments—temperature controls, moisture content indicators, pressure guides, finish recorders and numerous other automatic devices—have reduced the element of variation to the barest minimum.

From day to day, week to week, printers can rely on the runability and printability of Levelcoat. Small wonder, then, that Kimberly-Clark has achieved an enviable reputation for uniformity in its Printing Papers.



**KIMBERLY
CLARK**
CORPORATION

NEENAH, WISCONSIN



PAPER PACKS A WAR PUNCH
DON'T WASTE IT!

Levelcoat® PRINTING PAPERS

*TRADE MARK



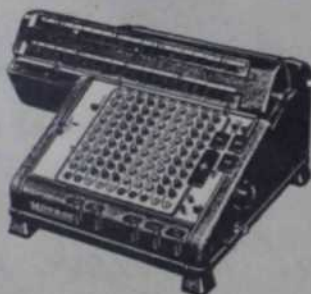
Monroe Accounting Machine 209-485-191

MONROE

CALCULATING • LISTING • ACCOUNTING MACHINES



Monroe Adding-Listing Machine
209-11-092



Monroe Adding-Calculator AA-1

MODERN DESIGN

MONROE Listing and Accounting machines are worthy companions of Monroe Calculating machines, whose excellence of construction and dependability have made them standard equipment in offices throughout the world.

One outstanding characteristic of Monroe Accounting and Listing machines is their modern design. They combine time-tried engineering superiority with new structural and operating advantages. In their design, out-moded precedent was cast aside; streamlining to meet the demands of today was the objective. Hence these unique machines blaze new trails in making accounting procedures simpler, faster, more foolproof.

All of this has an important meaning to your business. Let a representative from our nearest branch explain why—and acquaint you with Monroe features . . . advantages . . . low cost of upkeep.

Every payroll department should have a copy of the Monroe Simplified Payroll Plan. Write to Monroe Calculating Machine Company, Inc., Orange, New Jersey.

Monroe owned Sales, Installation and Maintenance service in all principal cities.

It took a fire
to start this one...



WHEN the big Smithson place caught fire, old Jake was first up the ladder. Flames singed his whiskers and smoke blinded him. But he kept going up. A hoarse shout from the crowd made him look down. A sudden burst of flame licked the wooden rungs below him.

He clung tight and pulled the Smithson child from the burning nursery. The crowd cheered. Again Jake looked down. Two rungs were gone. Cautiously he felt his way. The ladder sagged, but held. He took a deep breath. Holding the child tightly, he took a long step down. The third rung held. Slowly and carefully he climbed on down . . . to be caught by willing hands . . . just as the ladder collapsed.

★ ★ ★

In hospital . . . Jake wondered why fire ladders could not be made of metal. Iron . . . steel . . . brass? Too

heavy! Why not aluminum? At that very time Alcoa's development engineers were working with the Peter Pirsch & Sons Company of Kenosha, Wisconsin, to make the first 100 foot aerial fire ladder. It was a complete success in service.

During the past 12 years, Alcoa's technicians have worked closely with various small ladder manufacturers to develop a new industry. Today, many fire companies use aluminum ladders exclusively. There are many other kinds of aluminum ladders . . . stepladders for the home . . . short ladders for library shelves . . . long ladders for mines.

Recognizing that America prospers only as small business prospers—providing additional jobs and opportunity for millions of workers—Alcoa stands ready to assist any manufacturer, large or small, in the solution of problems involving the use of any aluminum product.

ALUMINUM COMPANY OF AMERICA
2125 Gulf Building, Pittsburgh 19, Pa.

ALCOA FIRST IN
ALUMINUM



Reg. U. S. Pat. Off.

Buick M-18 Hellcats Score In 21 Days of Steady Action

Mounting evidence that the Buick M-18 Hellcat is the "hottest thing in armored warfare" is being gathered in Army news. The Buick M-18 Hellcat is the "hottest thing in armored warfare" is being gathered in Army news. The Buick M-18 Hellcat is the "hottest thing in armored warfare" is being gathered in Army news.

LONG AGO we decided something about the American fighting man.

Give him good weapons to fight with—and he'll do the rest. That thought guided us in building the big Pratt & Whitney aircraft engines that keep the B-24 Liberator boring relentlessly through the skies.

It guided us, too, when we sat down to design the M-18 as an answer to the German Tiger Tank.

Shortly after the break-through out of Normandy, stories began to trickle back about what the Tank Destroyer Battalions were doing with this lightning-paced slugger. Typical of these exploits is the tale of a single battalion—12 Hellcats—that spent 21 days in continuous action. Score: four Tigers, two Mark IV's, four armored vehicles knocked out—and hundreds of enemy troops killed, wounded or captured!

It seems that the men like to keep busy—especially with the Hellcat. For in all this action only two M-18's were damaged—neither beyond repair—and the crews suffered only minor injuries.

That's what Buick men and Ordnance officers were after when they joined hands to perfect the M-18.

They gave it hitting power—in a high-velocity 76-mm. cannon. They gave it traction to go anywhere and speed to outtrace any other land vehicle.

It now appears they also gave it ability to take care of itself.

And given tools like that, you can count on the boys who use them to do the job!

Every Sunday Afternoon

GENERAL MOTORS SYMPHONY OF THE AIR—NBC Network

The Army-Navy "E"



proudly flies over all Buick plants



BUICK DIVISION OF GENERAL MOTORS

YOU LEND A HAND WHEN YOU LEND YOUR DOLLARS. INVEST IN MORE WAR BONDS



We Opened The Door ...to a new World of Welding

Here is a strange new world . . . a world where the deafening staccato of riveting hammers is replaced by the brilliant flashes of welding arcs . . . where materials move quickly to and from workers . . . where giant assemblies take shape and turn on huge rotating tables . . . and electric clocks record "arc time" to control welding production, procedures, quality and costs.

Yes, here is a world where the efficient mass production of all-welded equipment has reached its highest expression. For it is the home of P&H—one of the world's largest builders—and users of arc welding equipment.

These doors are open to all who use, or contemplate the use of arc welding. Many of the methods and techniques developed here in this building of electric cranes, excavators, hoists and other products, have already been transplanted in hundreds of welding shops, large and small.

Many others will be. For arc welding is extending its applications—entering new fields, and adapting itself to the economies of mass production.

The sound film, "New Horizons in Welding" is loaned, free of charge, to organizations interested in production welding. Complete information about it is available on request.

Manufacturers of

P & H
HARNISCHFEGER
CORPORATION

ARC WELDERS • EXCAVATORS • ELECTRIC CRANES **P&H** MOTORS • HOISTS • WELDING ELECTRODES

MILWAUKEE 14, WISCONSIN

Overhead Cranes • Electric Hoists
Excavators • Welding Positioners
Arc Welders • Welding Electrodes



New tires often look a lot alike, too

ANOTHER REASON FOR GOODYEAR LEADERSHIP

WHICH is the genuine pearl? Unless you're an expert, you probably can't tell. Likewise, you can't tell how good a new tire is by just looking at it.

Why does one make of tire give you longer life and greater safety than another? The answer is found in a combination of factors—the raw materials, the processes used in manufacture, and the skill with which these processes are employed.

Every Goodyear tire is the composite product of many specialists—the chemist who compounds the

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MANAGEMENT'S *Washington* LETTER

A last minute roundup by a staff of Washington
observers of government and business

► AS A NEWS CENTER, Washington is more important nowadays as temporary capital of the United Nations than as the directive center of United States.

If you are confused by lack of news on home-front programs, remember that official attention is centered almost exclusively on plans for postwar world government. Domestic affairs are handled only on the lower levels of bureau administration; real policy makers are too busy wangling details of Dumbarton Oaks, Bretton Woods, and Chapultepec agreements for Senate ratification. Home-front problems must wait.

► MOVING U.S. MILITARY MIGHT from Europe to Pacific theater will place peak load on domestic rails late in '45, say Army's transportation planners.

"Should the Allies defeat Germany in 1945, our transportation estimates would have to be revised upward."

Combat troops from European fronts will be given 40-day home furloughs before heading for China, where ultimate U.S. land army is expected to reach 2,000,000 men.

► STRIKES continue a major problem in war production. Labor Department reports 2,968 strikes in 1942; 3,752 in '43, and 5,005 in '44.

Since Pearl Harbor, man-days lost in strikes equal full year's production from 86,300 workers.

► NAVY'S NEW PACIFIC BASES call for an engineering outlay of \$1,000,000,000 (already approved by Congress) for permanent establishments at Guam, Saipan, the Philippines, Samoa, Kwajalein, Guadalcanal, Iwo Jima and other strategic spots to provide an impregnable defense network for entire Pacific.

In July, 1940, all our Navy's shore establishments at home and overseas were valued at \$600,000,000; total now is approximately \$7,000,000,000.

Navy's ship tonnage (all classifications) has grown from 1,984,000 in January, 1941, to 11,707,000 today.

Since July, 1940, the fleet's total fire power has been multiplied by 5. One of our most recent battle wagons can fire 15 tons of shells in a 15-second firing run.

► HOUSE MERCHANT MARINE COMMITTEE seeks more light on program to sell France \$450,000,000 worth of ships.

American bidders must pay 3½% interest on 20-year purchase contracts; French terms are 2½% over 30 years. French would buy ships without restrictions as to future use; American bidders must pay a 20% premium for "unrestricted use" clause.

Congress asks: "Why not let American citizens bid on at least equal terms with foreign interests?"

► YALTA CONFERENCE opened a new lend-lease supply route to Russia, direct to a Black Sea port via the Dardanelles—cutting off more than 1,500 miles of the former sea-and-land route via the Persian Gulf.

Shorter supply line facilitates vast increase in lend-lease shipments without more ocean bottoms; Russian consignments now averaging 450,000 tons a month.

Some lend-lease totals to Russia to date: 355,000 trucks, 15,000 ordnance and combat vehicles, 4,000,000 tons of food; \$1,000,000,000 worth of industrial machinery and equipment; 1,305 locomotives, 9,440 freight cars; 510,000 tons of steel rails; 112,000 tons of car wheels and axles.

Other items included 302,000 tons of bombs and explosives, plus 701,400 tons of basic chemicals for munitions and fertilizers.

Total of lend-lease shipments to Soviets since October, 1941, make a little more than 16,000,000 tons.

► IF YOU HAVE been puzzled by reports that gold was selling for \$75 to \$100 an ounce in many countries while the United States is still paying only \$35, here's the answer:

The gold is being bought with local currencies. When the local currency is computed into American dollars, at the official rate of exchange, the high

price is arrived at. It still equals only 35 American dollars—officially.

"Many countries prefer gold to paper in exchange for their local currencies," the Treasury explains. "Because of shipping and other war restrictions gold is hard for them to get. The United States needs local currency to pay its troops and for other expenses. By selling gold we get more local currency than we would for paper dollars. In effect, this reduces our expenses by one-half."

Uncle Sam occasionally is a good trader.

► **EDUCATION BY RADIO** is a new broadcasting field developing rapidly under recent short-wave allocations by Federal Communications Commission.

Frequency modulation stations are now operated by five colleges or state educational authorities, with four more under construction and 150 others in various stages of authorization. Office of Education anticipates 500 such stations within five years.

New government primer, "FM for Education," explains license regulations, problems of station management, range of courses best suited for radio.

School and college trustees interested in this new educational vehicle may obtain for 20 cents "FM for Education" direct from Government Printing Office, Washington 25, D.C.

► **RURAL ELECTRIFICATION ADMINISTRATION** plans a five-year postwar program to extend electricity to 3,000,000 rural dwellings not now getting central station power; total program will represent a new investment of \$1,500,000,000—subject to Congressional approval.

► **POPULATION GROWTH** has become a dominant factor in Europe's political map-making and diplomatic maneuvers.

Census Bureau experts preparing statistical studies for United Nations' Conference at San Francisco find Germany, France and England at beginning of long population decline and U.S. approaching stabilization of population in one more generation.

Russia is the only "Western Power" still expanding; her increase (alone) in manpower of the military age groups during next 3 years will exceed Germany's peak manpower (12,000,000) in World War II.

Another expert study concludes: "By 1970 the young manpower of the Soviet

Union may well exceed the total of that in the seven next largest countries of Europe."

► **DOMESTIC AIRLINES** served 237 cities on 38,564 miles of approved routes in 1938; now reach 400 cities on 55,200 miles.

Pending applications before Civil Aeronautics Board would almost double this pattern of scheduled service—as soon as equipment and crews become available.

Commercial overseas air routes have expanded from 31,000 miles in '38 to 63,000 today; applications pending for 75,000 miles more. (Army and Navy also maintain daily transport service over about 175,000 route miles abroad.)

Wartime progress in aircraft design already is reflected in commercial charges for air cargo: a recent schedule averages about 46 cents per ton-mile, against 71½ cents for current air express.

► **POST OFFICE** expects that \$60,000,000 air-mail deficit accumulated since service was inaugurated in 1918 will be wiped out by air-mail "profit" of same amount in one fiscal year, ending June 30, '45.

Domestic air-mail loads are currently running 25% ahead of last year, with 8-cent rate against former 6-cent.

► **SERVICES TO VETERANS** call for program to cover 15,000,000 inducted into military service for World War II (including all in-and-out enlistments), plus almost 5,000,000 surviving vets of previous wars.

Present hospital plant of Veterans Administration provides 89,000 beds; will be expanded to 132,000 beds for 1947 and 300,000 for anticipated peak load in 1965-70. (There are now 165,000 service men—not yet veterans—in U.S. military hospitals, and wounded are returning from overseas at rate of 40,000 a month.)

Note to candidates for public office: By 1948 war veterans and their immediate families will make up more than half total U.S. population.

► **MERCHANT MARINE** survey finds U.S. operating costs will be about 50% higher than principal foreign competitors' in postwar years, principally because of slow-downs and make-work rules imposed by labor unions on docks.

In some U.S. ports modern labor-sav-

ing loading machinery can't be installed because of opposition of long-shoremen. (Loading and discharge costs make about 40% of total operating outlay for freight cargoes.)

By eliminating arbitrary work limitations at one port, the Navy increased man-hour production on the docks by 123% without additional equipment.

► IF YOU WONDER about leather supply, WPB can help with an answer: Our production of military boots and shoes is running at 47,000,000 pairs a year; but these require as much leather as 135,000,000 pairs of civilian shoes!

Shoe ration program is based on two pairs a year per capita. We begin the second quarter with a deficit of about 75,000,000 pairs on this schedule, since January, '44.

Foreign flocks of goats and calves normally supply about half our uppers. War has decimated these herds in China, Java, North Africa, Poland, Finland and Lithuania.

WPB estimates: Leather rationing must continue at least until 1947.

► WATER RESOURCES OF U.S. are burdened by tremendously increased wartime demand for irrigation, new industrial processes, air conditioning, hydraulic flotations, explosive alcohol.

Geological Survey admonishes that better water conservation measures must be developed if present rate of industrial consumption is to be continued. Examples: One airplane factory uses 20-000,000 gallons a day for cooling system; Louisville uses 75,000,000 gallons daily in production of explosives and synthetic rubber; most steam plants use about 800 tons of water for every ton of coal; it takes 25 gallons of water to produce one gallon of aviation gasoline; 1,250 gallons for a keg of beer; about 75,000 gallons for every ton of paper; 75 gallons for every pound of rayon; 100 gallons for every pound of gunpowder.

In many spots, available water is not chemically suitable for certain industrial processes.

Hint to management: "In the postwar years information on water supply will be a controlling factor in location of new factories."

► OPA CONTROLS block many discharged veterans from launching small business enterprises with government loans provided in G.I. bill. Because they have

no "base period" experience on which to base applications for ration currency, vets can't open stores, shops, gas stations; can't buy taxis; experienced mechanics can't go into construction because new outlets are unauthorized under building material controls.

Price Administrator Bowles has established a Veterans' Advisor in each of OPA's 93 district offices; is conferring with national veteran organizations on changes needed in OPA code; promises special treatment of all business applications from vets seeking to resume as business men. Veterans' organizations are active in seeking code amendments.

► WASHINGTON BUSINESS BRIEFS: Government production controllers still anticipate that 35% cut-back on battle-field equipment comes V-E Day....Food shortages approach "crisis" proportions in several cities; only intensive Victory Gardens will see the country through this year's nutrition pinch....OPA has exempted from rent controls all summer places leased on season basis; effective June 1 to Sept. 30....Uncertainty over future of flour subsidies after June 30 has paralyzed milling operations, which normally operate on 120-day shipping contracts....Total U.S. lumber stocks, reduced by 20% last year, are now down to about a month's supply....U.S. production of military aircraft was 6,086 in 1940 and 96,369 in '44; will be more than 100,000 this year....Surplus Property Board has set up an advisory committee representing 19 federal agencies holding left-over war supplies....Britain has assigned 40 hospital trains and eight hospital ships under reverse lend-lease to carry U.S. wounded from European battlefields....A returned government official reports: "Of some 1,600 churches in Moscow before the revolution, I understand that only 30 or 40 are now used for religious services; the others have been converted to various civic uses—including shooting galleries, riding halls, markets."....War Shipping Administration has converted 17 Liberty Ships into mule carriers, to supply mountain warfare in Europe; mules can carry the war to many points far beyond the reach of the best mechanized equipment....To market 75,000 civilian ice-boxes allocated for current quarter, OPA has fixed different prices on 19 items in each of 49 states and D.C.—a total of 931 retail ceilings.



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Can Prosperity Be Dictated?

By CHARLES P. TRUSSELL

A CONGRESS, vitally concerned with a postwar national economy upon which the future of the country concededly depends, has before it "for the purpose of stimulating discussion" a sweeping legislative program designed to assure prosperity through "full employment." The measure sets out to cover only one of nearly a dozen phases of the Economic Bill of Rights which President Roosevelt revived during the autumn campaign.

But it is the No. 1 item.

With the war still to be won, the Murray-O'Mahoney-Wagner-Thomas (Utah) "Full Employment" measure has received thus far from the Congress as a whole only sidelong glances. Members who have given it much study have reached conflicting but positive decisions.

The program's economic implications present a challenge to all those whose job is to plan for the postwar years. Other programs will be forthcoming, to be sure, but this one is at hand. There is no disagreement over its objectives—full employment, fair pay and working conditions and a steady production that will bring a strong buying power. There are coming, however, bitter clashes over the proposed procedures and the economic philosophy behind the plan.

The formula, as presented in S.380,

CONGRESS has before it a bill to empower the Government to create jobs for all, in case private endeavor fails to lead to prosperity after the war. The amazing thing about this Full Employment measure, say its opponents, is that Congress would consider it at all. For, if the proposal were put to work, congressional authority would gradually disappear. A dictated economy cannot wait for debates

introduced in the Senate Jan. 22, 1945, is acclaimed in some quarters, in and out of Congress and the executive branch of the Government, as necessary, safe, sound, completely constitutional, workable for the preservation of private enterprise (to which it gives its greatest emphasis) and the best and least expensive road to jobs for all. Other persons, in Congress and outside, denounce it as fantastic, utopian, planned economy gone wild, the ultimate in deficit spending and a short cut to disastrous inflation.

The program would operate in this way:

A supplementary National Production and Employment Budget (distinct from the regular federal budget)

would be created to appraise the extent to which the total demand for goods and services is sufficient to assure the productive employment of all who are willing and able to work. This budget would include not only investment and expenditures by the federal Government but also those by consumers, business, and state and local governments. The total—known as the "gross national income"—would be the accepted measurement of the country's "total economic activity" and ability to provide "full employment."

If the aggregate volume of expenditures by consumers, business, and governments equalled the volume required to assure "full employment," the National Budget would be "balanced"—otherwise the

effect of the war years on good will between the nations, and the chances that a new dictator, popular upsurge or economic necessity may change the rules.

One significant outgrowth of South America's new prosperity is the entry of South American governments into business through the establishment of *fomentos*, agencies set up to foster industry and natural resources.

Big family empires exist in South America, such as Matarazzo in Brazil, Bemburg in Argentina and Patino in Bolivia, but local private capital is cautious about entering new ventures. Nor does the tradition of Spain and Portugal favor our pattern of corporations with thousands of small stockholders.

So Argentina, Brazil, Bolivia, Chile, Colombia, Ecuador and Peru have created government *fomentos*. Our Ex-

port-Import Bank has helped with \$262,869,000 in loans, of which \$131,027,000 has already been repaid. Our \$200,000,000 of lend-lease—half to Brazil and none to Argentina—has been for military purposes.

Money ready to spend

IN the past four years, the 21 countries of Latin America (for security reasons the amounts cannot be itemized) have accumulated nearly \$3,000,000,000 in gold, foreign exchange and trade balances, most of it in the U. S. It is waiting to be spent. The buying power which can be built on this \$3,000,000,000 may be several times as great as the value of the assets themselves. In 1940, the U. S. sold to South American countries \$41,000,000 more than it bought but in '43 the trade balance was \$356,000,000 in their favor.

Other sides of the picture are not so bright—for instance, low wages, increased living costs, and the specter of unemployment and inflation as our war purchases taper off.

Natural resources are unequally distributed and vast areas lack transportation. Argentina's transportation network is the best, but few

railroads more than fringe the coastal edge of any country. Recently the Illinois Fuel Merchants Association protested against our Government's shipping 25,000 tons of coal a month to Brazil and Argentina. Neighboring countries have coal but mines in distant Illinois are more available.

Legislation has for years limited the activities of foreigners in S. A. Tariffs, import restrictions and foreign exchange controls have been put into effect. The countries are now adopting new measures to protect their gains.

The future for each country differs:

Argentina—is opposing Brazil's destiny of becoming the strongest commercial and military nation on the continent. Argentina's prosperity rests on agriculture, grain and meat, all dependent on the weather. It has moderate oil resources but needs coal and iron.

To overcome its lack of natural resources, Argentina has been working for a Union of the River Plata in which it will be the "Prussia of South America." Ostensibly a customs union to integrate the resources of the countries, it would inevitably become a political union.

Paraguay, whose economy depends on Argentina, would join. Chile, whose mineral resources are essential, is not sympathetic—and Uruguay, Bolivia and Brazil are even less cordial.

Argentina's intelligentsia, an all-embracing label, consider their cultural background European rather than Latin American. This aloofness does not endear them to other nationals of South

(Continued on page 70)



Weighing fine quartz at a newly developed mine in Minas Gerais

Balsa, the world's lightest wood—used in airplanes and life rafts—has outstripped Panama hats, cacao and bananas as Ecuador's chief money-maker. But balsa seems due for a slump



RALPH PATTERSON

The Haul of the Wild

By ARTHUR HAWTHORNE CARHART

TAKE a small fishhook and a .22 caliber cartridge. You have about two and a half cents' worth of merchandise. In these two symbols of fishing and hunting, there's little hint of any great field of business. Yet in peacetime these simple articles represent a business of nearly \$2,000,000,000 a year.

Postwar, it may be up to \$3,000,000,000.

Seems almost unbelievable that each year sane people would spend \$1,200,000,000 on fishing and \$650,000,000 on hunting.

Sounds crazy.

There's something to that. Anglers and hunters are rabid devotees to their hobbies. Instead of sitting in the grandstand, munching peanuts, drinking pop and yelling at players and umpires, the outdoorsmen personally participate in their sports. That gives a hint as to why the fish and game sports create a business reaching to such high totals.

A ball fan may spend \$30 a year for admission tickets. A fisherman, on the other hand, may spend \$30 for a new rod without batting an eye—and he goes on from here to buy armfuls of other equipment. Then he pays for rail or auto travel to his favorite streams—and for room and meals. Perhaps he even hires a guide.

You see fishermen as lone individuals on lakes and streams. Or you see three hunters crossing a stubble field, shotguns ready, dogs working the fence-line thickets for pheasants or quail. You never visualize the millions of other fishermen or hunters on the tens of

AMERICA'S 20,000,000 anglers and hunters, with some \$2,000,000,000 a year to spend, will play a big part in job-making when peace comes

thousands of streams and hunting ranges.

The Federal Fish and Wildlife Service tallied the nation's hunting and fishing license sales between July 1, 1941, and June 30, 1942. In that period—including the seven months of heaviest annual license sales after Pearl Harbor—8,423,218 persons bought angling permits, and 8,532,354 bought hunting licenses. That approaches 17,000,000 licenses. Some are duplications. Certainly many sportsmen bought both hunting and fishing permits.

Just how many duplications occur is not known. But compensating numbers of others who fish and hunt are not included in the license totals. In many states women, veterans, pensioners and youths need purchase no licenses. None is required for salt water angling—and surf and deep-sea fishermen comprise an army. In some states, if one hunts and fishes in his home county, no license is required. It is estimated there are as many in this group as there are licensed sportsmen.

In peace years, at least 20,000,000 hunt and fish in the 48 states or angle along our ocean shorelines.

Actually, we need not discount too

heavily the duplications when estimating the purchasing potentials of the entire sportsmen's group. Anyone who is both angler and hunter, buys equipment for each sport. He is a double customer. Clothes, boots, tents, boats and camp duffel may serve for either sport, but a rod and reel will not

shoot ducks or deer, and a rifle or shotgun will not cast a trout fly or lure a bass.

War work and restrictions have reduced the number of licenses sold, but only some seven per cent. It hasn't actually reduced the number of sportsmen. War merely keeps them from going into the field.

What happened to license sales during and after the first World War indicates what lies ahead. A recent survey shows that, in the 25 states where records were complete enough to provide exact data, total license sales actually increased 1.6 per cent from 1916 to 1917; 2.6 per cent from 1917 to 1918, and then, after the Armistice, in 1919, yearly license sales swept up nearly 30 per cent. The boys who had been introduced to outdoor life in the armed forces turned to hunting and fishing in civilian life as a natural field of recreation.

Proportionately more men of the hunting and fishing ages are in the armed forces today. At least a 30 per cent increase in license sales may be expected when victory comes. That means at least 27,000,000 customers for outdoor equipment postwar.

In addition, a tremendous backlog of

replacement and new equipment sales is in prospect for the millions of sportsmen not in the armed services. Practically every fishing tackle manufacturer is in war production. No tackle has been made for civilians for several years and reserve stocks are exhausted. Arms and ammunition plants are totally devoted to war goods. Meanwhile, rods break, lures are lost, lines wear out and guns get older. The war experience will produce new tackle and such advanced models of guns that perhaps half of the sportsmen will want to replace old equipment. That is the waiting market.

Expenditures are large

ANY analysis of what this market may mean in total expenditure simmers down to what each sportsman, on the average, will spend annually for his favorite sport.

One angler may spend relatively few dollars a year; the next may spend several thousand. That is also true of the hunters. The question is, "What is the average outlay?"

When I consider the average hunter and fisherman, I think of the four mechanics at the garage where my car is serviced. These men are in the moderate income brackets. Their annual bill may suggest what the average per person might be.

They spend from \$15 to \$30 a year for new fishing tackle and ammunition. They take at least five fishing trips into the mountains each season, travel a minimum of 200 miles per trip, spend a full day and parts of two others each time. They camp, cook their own meals but certainly spend \$8 each per trip.

They all go big game hunting, too. Travel, food, shelter, horse hire and other costs of this trip would average at least

\$30 each. They hunt pheasants and rabbits twice each fall and ducks three times. That would cost \$5 per trip per person.

We have as minimums, \$15 for tackle and ammunition, \$40 for fishing trips, \$30 for big game, and \$35 for small game hunting. That totals \$120 a year. If you told those fellows they spent that much they'd deny it—but if they figured all costs they'd probably find ours is a short estimate.

By contrast, before the war, a group of Texans, traveling to Colorado with house trailers and a refrigerator truck, had a big game season budget of \$500 each. It was put in a jackpot and had to be spent. That was only one annual hunt for those Texans. They hunted and fished on other trips, too.

Analyzing all figures available, Frank G. Menke, author of the "Encyclopedia for Sports" and a national authority, has estimated that the average annual bill of each sportsman in peacetime is \$143. Any inclusive figure for outdoorsmen would cover not only tackle, arms and ammunition, but clothing, flashlights and camp lanterns, bedrolls, camp axes and knives, travel, lodging, meals, guide services and other comparable items. The sportsman buys some equipment and services every time he goes into the open. He goes several times a season if he can make it.

The annual expenditure of \$143 a person appears conservative. Let's discount that figure and accept an average of \$100 per sportsman per year, all costs. If we do that, 20,000,000 sportsmen will spend at least \$2,000,000,000 a year.

If you doubt this figure, take yourself to any sporting goods store, price equipment you must have either to fish or hunt, figure the number of trips you could take each season, add up the total of *all costs*—well, try it if you disbelieve. You'll spend \$50 for bare necessities for trout fishing; \$150 if you get better quality equipment. When you've done that, you've just started. A hunter's outfit costs more than a fisherman's.

The cash outlay resting on the foundation of ample supplies of game and fish has a place in the critical reconversion period. It means lots of jobs.

If technological advancement and volume production developed during the war is applied to sporting arms, if sportsmen can get good guns at low prices, literally millions of men who are single gun owners today will be two- and three-gun sportsmen tomorrow.



A \$30 rod is not enough. The angler wants a lot of lures and other things

Not all arms and ammunition plants can, of course, keep their war workers busy producing sporting arms, but this approach to volume production and sales, with five to 10,000,000 rifle, shotgun and pistol purchasers in prospect, with volume sale of ammunition to follow, can ease reconversion problems in that field.

Fishing tackle factories show a much wider spread both by location and size. Here is a little shop in Montana, producing a special trout fly, employing a dozen people. A shop in Denver making fine fishing rod fittings employs a dozen more. A concern also in Denver making fishhooks on automatic machines and tying trout flies, now employs 300 workers. They are all set to make plastic bass lures after the war. The big plants at Akron, or at Utica, or at South Bend, or Geneva, will support a pay roll of at least 1,000 names each.

Many fields are helped

ALL these are set to turn swiftly to civilian production, and practically no labor will be drifting on the market from their conversions. Here is a sizable buffer against unemployment.

Moreover, the ramifications of business underwritten by the wildlife resources go on into many fields. Outboard motors, boats, canoes, even such items as pack sacks, must be manufactured to meet demands. Or, taking another trail, there will be increased demands for private cottages on lakes and streams. Many ex-service men, handy with tools, could find employment in just that one field. There will be need for new and increased facilities at resorts.

There will be work on structures, on plumbing installations, on unit electric plants for these establishments, and a demand for furnishings to equip them.

(Continued on page 63)



The average sportsman, a good spender, buys something new each time he goes out

Small Business and Gift Horses

By C. C. CAMPBELL



SMALL BUSINESS is now Big Politics.

With unprecedented zeal, old-line government departments, Washington war agencies which hope to carry over into the postwar period, and congressional committees, unite in expressing concern for the small business man.

New ways in which government can aid small business are publicized daily:

- Direct government loans to those who might not be good commercial risks;*
- Guarantees for loans from regular banking circles;*
- Priority treatment in allocation of materials and supplies;*
- Special tax incentives;*
- National research facilities covering the problems of small business;*
- Release of certain groups from general government control rules;*
- Preferential opportunities to acquire war surplus goods . . .*

These are some of the highlights.

They sound good. There is no reason to doubt that basically they are well-intentioned. Moreover, it is probably time small business men had their champions in Washington.

Still, those who have studied the proposals are not completely convinced. They raise questions as to whether

these plans really attack the main problems and whether the methods advocated are the right ones. Any estimate, they suggest, of what government plans to do for small business should also consider what such plans may do to business.

Take the matter of competition. Most business men, no doubt, regard competition as one of the chief difficulties in business. On the other hand, it is usually considered that competition is the life of trade and certainly the heart of our enterprise system.

Most competent business men are willing to take on competition as it comes if it can be met fairly with no privileges on any side. However, many Washington officials feel that small business cannot meet the competition of big business without government aid.

★"REPORTS have it that Washington plans to give me three new competitors by setting up young people in business in my town. I'm all for helping newcomers get a start. But I consider this a local job, not one to be done with the taxpayer's money"

It is on this subject of the big business bad wolf that advocates of various Washington plans are most vocal. In his recent report to WPB, for instance, Maury Maverick, chairman and general manager of the Smaller War Plants Corporation, said:

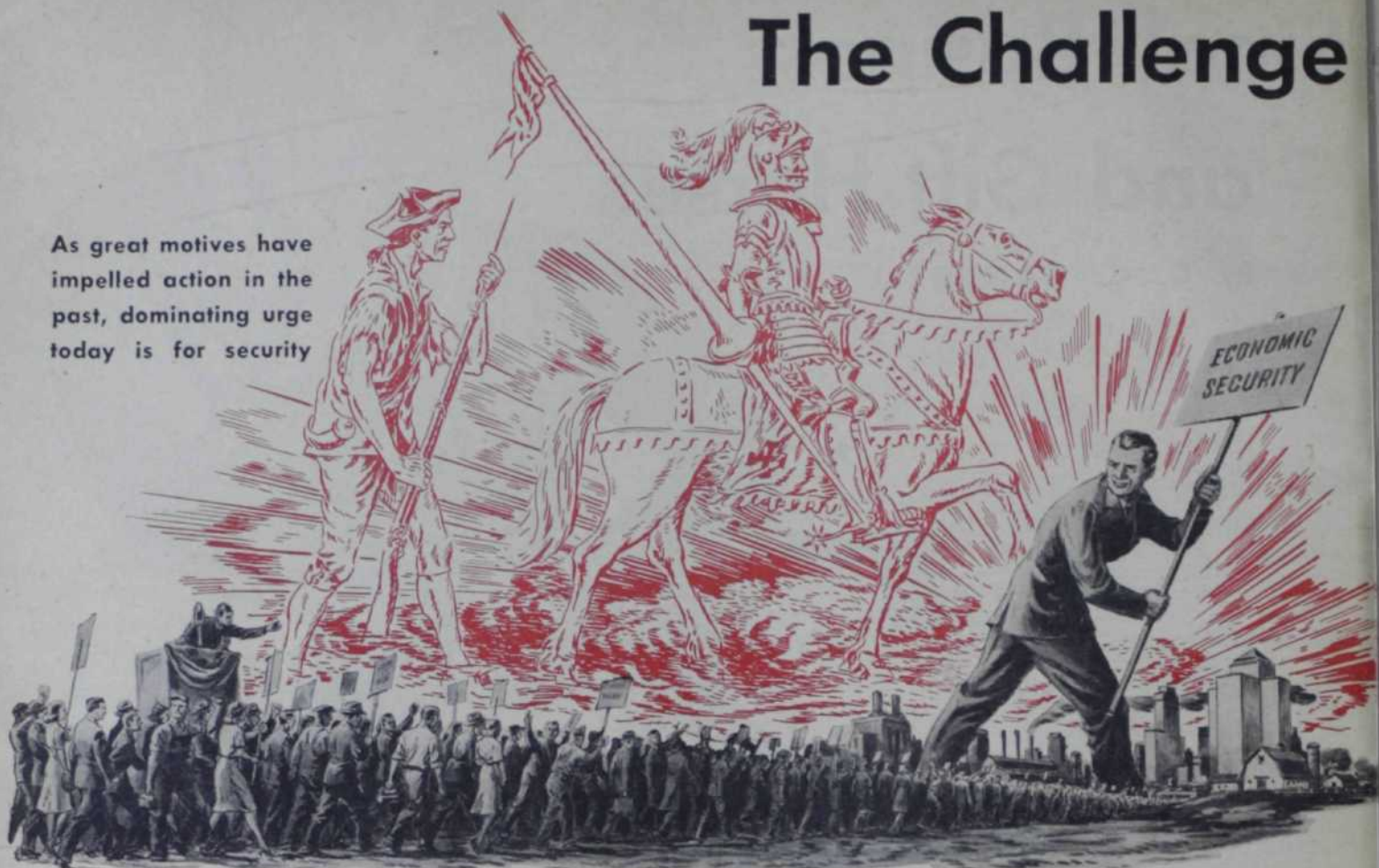
"Small businesses are being swallowed up by big business . . . this trend will be increased by victory and the strategy of big business to get set for peace.

"If we are to raise great armies and fight global wars to preserve the American economic system, then here at home we must prevent the legalistic infiltration of monopoly controls and the insidious destruction of our basic concept of America as a land of opportunity.

"We must not allow superconcentration
(Continued on page 76)

The Challenge

As great motives have impelled action in the past, dominating urge today is for security



IMPULSES which motivate large numbers of people are frequently more general and imperative than is usually recognized until too late. History is filled with demonstrations of mass action when whole peoples have been willing to fight and die for a common cause, which today may seem unimportant, but did not seem so then.

The Middle Ages offer a quick example. Then the motive was spiritual. Men of all classes, some women, even children, left their homes to make the dangerous journey to free the Holy Land from the Moslems. We are not concerned here with the causes of this mass movement. Perhaps they are not clear now. They may not have been clear then. But the urge was so compelling that the Crusades lasted some 200 years, bringing death and hardship that thousands were willing to bear because of their belief in the movement.

In the Eighteenth Century, the desire for liberty aroused a similar enthusiasm. It led to the American Revolution, later to the French Revolution. Again thousands of men were willing to sacrifice what they owned, even life itself, to achieve their desire.

Liberty was gained. It brought opportunity to many, hardship to a few. Men still talk about it but the fire which inspired the fight to gain it is rapidly burning itself out.

The dominating tendency throughout

the world now is the search for economic security. To achieve this, some nations were willing to sacrifice all their personal liberties. Other countries are making great changes in their economic system. Even in France, where respect for private property is very deeply rooted, the Government has already nationalized some basic industries and is planning similar measures as regards others.

Throughout the entire western world there is a definite drift toward state capitalism or state socialism based on the belief that it is capable of giving the people economic security and of eliminating unemployment.

Security is the next goal

WHETHER this is a good thing or not is beside the point. The important thing is to recognize that the urge exists, and is world-wide.

Since the masses of people usually get what they want in one way or another, it is wise to assume that they will get security if it is obtainable. We may also assume that they will willingly wreck any institutions, economic or otherwise, that stand between them and their goal. The fact that many of these institutions are worth saving and that economic security is impossible without them will not necessarily save them.

If they are to be saved at all, the

rescue must come through the intelligent efforts of those who love them and believe them worth saving.

Those who make this effort will need to be men of vision and tolerance. Like fond parents with unreasonable children they must attempt to give the people what they want and at the same time save the household furniture.

At first glance, this does not seem easy to do.

Almost everyone, even the most ardent supporter of security, admits that freedom is worth saving. Yet those who want to exercise freedom cannot be secure. The free man can take risks that lead to progress. The secure man must be protected from risks—by government edict, if necessary.

Thus we come to an impasse: Unless men are free to take risks and to prosper, there can be no security for anybody. On the other hand, the world today demands security, even at the cost of freedom.

How is it possible to meet these requirements?

Fortunately, there is yet time to ponder that question because the problem will not arise immediately after the war. Although a decline in business activity will follow victory in Europe, it will not be pronounced nor will it bring large unemployment. The business pattern after the war in the Pacific will be similar to that following the end of the

of the Modern Crusade

By MARCUS NADLER

PEOPLE are demanding that the economic risks be taken out of life. But if we sacrifice our personal liberties, the world will lose the very thing it seeks to gain

war in Europe. While the reconstruction period will be difficult, it is bound to be followed by several years of good business and relatively full employment during which the economic void created during the war will be filled.

The problem of how to achieve economic security in the United States, therefore, will arise only after the catch-up period. If at that time the countries in Europe, where the means of production will be largely government-owned or controlled, enjoy moderately full employment accompanied by a slow but gradual increase in the standard of living while the United States is in the midst of a depression with large numbers of unemployed, many in this country will wish to emulate the example of Europe.

If such a situation develops, then the American institutions of private enterprise and personal liberties will be in serious danger.

However, there is no valid reason why the end of the catch-up period should

mean a sharp decline in business activity. The United States has all the prerequisites for continued prosperity accompanied by a steady increase in the standard of living.

Business in good position

AT THE end of the war our natural resources will be greater than before because we have learned how to produce a number of new commodities. Our productive capacity as well as our supply of skilled labor will be larger than ever before. Managerial skill and research have grown during the war and the financial position of business in general is strong. The only question is whether the people of the United States will marshal these huge resources in such a manner as to create continued large output and consumption of commodities.

This problem places a great task before business, labor and government. If they approach the problem in a spirit

of good will and common sense there is every reason to believe that a sharp decline in business activity at the end of the catch-up period can be avoided. Although it is not possible to eliminate entirely the swings of the business cycle, it is quite possible to eliminate the peaks and valleys.

The principal tasks before industry, that is, management, are:

1. **Careful planning:** This applies to individual institutions as well as to entire industries. By utilizing the vast statistical data constantly being accumulated about economic activity, demand and supply, etc., and by making more effective use of the facilities of existing trade associations, industry can prevent overexpansion which is invariably followed by a sharp decline.
2. **Industry can devote** even more attention to research. This leads to the invention of new commodities and the necessity of spending large sums for capital investments.
3. **Management must also realize** that a system whereby one group of prices is determined in the open market while another is determined in the offices of a few concerns is



If we lick depressions, solve unemployment, keep our living standards in the lead, others will try to emulate our system

bound to lead to considerable disequilibrium. The system of private enterprise is based on competition, and any effort to undermine or destroy it is bound to have serious economic consequences. Management has already learned the desirability of steady employment and of preventing peaks and valleys in employment. However, more can and undoubtedly will be done in this respect.

Labor is as interested in the system of private enterprise as management and it must contribute its share to prevent sharp declines in business activity. Labor leaders must realize that real wages and the standard of living of labor depend on its productivity. A country is truly prosperous only when wages are high, commodity prices low and the efficiency of labor is great. Any increase in wages, not based on productivity but rather on the strength of a union or on monopolistic policies, obviously is unsound and prevents economic expansion.

Government, too, can contribute a great deal to prevent sharp declines in business activity. The role of the Government is twofold:

1. To create an atmosphere favorable to business in general.
2. To take direct measures to influence business activity.

Under the first category may be included, among others, the need of adequate and sound taxation. It is certain that expenditures of the federal Government in the postwar period will approach \$20,000,000,000 and perhaps exceed that amount. To this should be added about \$10,000,000,000 of state and municipal expenditures. Thus the minimum tax burden of the people of the United States for many years to come will be about \$30,000,000,000. Such a situation requires great economy on the part of all tax levying bodies and a broad system of taxation which, while it produces adequate revenue to meet expenditures, still stimulates private initiative.

Labor legislation in the United States will have to be modified to add responsibility to the rights granted to labor in recent years. Labor unions are here to stay and will become even more powerful in the future. It is, therefore, of the utmost importance that they be regulated by law the same as corporations.

Another government function is to conclude sound commercial treaties with other nations and to collaborate with other like-minded countries toward establishing economic and political tranquility throughout the world. This will not only create a market for American products abroad but will lead to in-

creased imports into this country as well as to large American tourist expenditures abroad.

It is also evident that important changes will have to be made in our agricultural policies if we are to retain any foreign markets for agricultural products. A system of export subsidies will have an adverse effect on our trade relations with the rest of the world.

Government—federal, state and municipal—can also contribute directly to prevent a material decline in business activity. The cost of public works undertaken by the federal Government and political subdivisions runs into large figures in normal times. It is possible that the ordinary as well as the extraordinary public works of the federal Government and of the political subdivisions could be coordinated to the business cycle—retarded in periods when business activity is satisfactory and accelerated when it tends to decline.

During the past decade the Government has played an important role in building activity. Appropriations have already been made in a number of states for large slum clearing projects and the demand for housing in the postwar period is bound to be great. Is it not possible to coordinate that phase of housing activity which is directly or indirectly financed by agencies of the federal Government to the business cycle? When business activity is high and employment is plentiful these activities could be curtailed to be increased the moment business activity shows definite signs of declining.

During the past few years the problem of financing the capital requirements of small and medium-sized corporations has been constantly in the public eye. So far, however, no definite

solution has been found. Small and medium-sized enterprises play an important role in our economic life but their equity capital requirements cannot be met by existing financial institutions nor through the capital market. It would, therefore, be advisable if the federal Government, in cooperation with private financial institutions, were to establish a system of industrial mortgage banks through which small and medium-sized enterprises could obtain capital to be repaid over a period of years.

Such measures taken by a government to influence business activity would not interfere with the operation of the system of private enterprise nor place an undue burden on the taxpayers since the housing activities of the federal Government are more or less self-supporting and the same applies to many public works of the federal Government and of the political subdivisions.

Depression may bring change

UNLESS plans are made to cope with the situation that will arise after the economic void created by the war has been filled, the United States may witness a sharp decline in business activity. Such a development would not be merely a matter of profit and loss; it might undermine the very foundations on which the institutions of this country rest.

The time to plan is not during an emergency but when business activity is high and when these problems can be approached without alarm, apprehension and haste. The "catch-up" period will give business, labor and government time to study the vital problem of how to eliminate the peaks and valleys of the business cycle. In approaching this problem every group must realize that we are living in a revolutionary age which has seen a revaluation of all old values. All groups must realize that the desire for economic security dominates economic thinking all over the world.

Many successful measures have already been taken to mitigate the wide swings of the business cycle:

1. Loans for the purpose of buying securities on margin are subject to control and hence brokers' loans and the equity market in general cannot exercise the same influence on business activity as in the past.

2. The banking system has been strengthened and bank failures have definitely been eliminated, thus removing an important factor which in the past caused considerable damage to business activity. Wholesale foreclosure of homes and

(Continued on page 92)



"Will you love me when we're grown up—even though I won't be making this much money?"

Baldwin Locomotive Steams Up

By HERBERT COREY

No. 71,710 steamed out of the Baldwin yards. A cocky little locomotive. Pint-sized by the side of the giants that haul 6,000 tons up Rocky Mountain grades with only a deeper grunt when they cross the peak. No frills or furbelows about her. Designed to handle army freight wherever the army engineers can lay rails. The kind of engine—plus the tanks that played a part in winning the fight at El Alamein.

Just another engine—

Except that No. 71,710 might have been coupled to a train laden entirely with superlatives.

She was the latest (one always calls an engine "she," no one knows why, except that, perhaps, to the eyes of love, an engine is all bright romance) to be built by Baldwin in its 114 years of history. Everyone knows the Baldwin name. The company's locomotives run in every country where rails can be laid. During the First and Second World Wars they were regarded as weapons no less important than siege guns. Without Baldwin's addition to the engine pool, American railroads could not have handled their stupendous job.

The story of Baldwin could hardly be duplicated anywhere else. Ups and downs like a roller coaster for the first century. Setting a mark for the world to shoot at. Then poor as a church mouse. Railroad engines are sold when the world is rich, unable to foresee disaster, sure that the gravy train will never run off the track. Costly shops are built. Baldwin has one covering 25 acres. Sight-seers ride through it in a Ford limousine. Enormous machines are installed. Baldwin has one press—one of many—which can put a 3,000,000-pound squeeze on tough steel.

Men are employed by tens of thousands. In its Eddystone plant alone Baldwin sends out 16,000 weekly pay envelopes.

But in hard times no one buys engines. Old ones are tinkered up. Some of them have been hauling loads for 50 years and are still at it. Men are discharged because there is nothing for them to do. Grass grows in the streets of engine building plants. The great buildings, filled with intricate machinery, eat their heads off. In the depression year of 1932 Baldwin booked only



BALDWIN LOCOMOTIVE took on new life when Charles E. Brinley took over the throttle—and threw away the company's books of rules

one order for one steam locomotive.

Do not be alarmed. This is not a preview of gloom. Baldwin will not be caught again as they were after the First War, when they had nothing to sell but engines and no one wanted to buy.

Grew from a jewelry shop

BALDWIN began with a gold needle Matthias Baldwin gave his pretty bride-to-be with which to sew her silken trousseau. At least that is the romantic story. Not wholly substantiated, perhaps, but it is at least certain that he gave her the needle. He was a jeweler in a small way in Philadelphia. Like any other jeweler in those days he made the goods he sold, just as his sweetheart made her own wedding dress.

But he had an imagination—the gold needle is proof—and his business expanded. He went into making bookbinders tools and found he needed power.

He could not find an engine that would suit his purpose and so he built one. That led to the building of others. When the English—crazy as hoot owls, in the judgment of the more staid business men of Philadelphia—began to build railroads and a group of daring speculators determined to bridge the six-mile gap between Philadelphia and Germantown, Matthias Baldwin was commissioned to construct the engine. The Germantown trains were advertised to run "only on clear days."

Baldwin said he would never build another engine. "Old Ironsides" had given him too much trouble. But buyers would not let him alone. The first foreign shipment was made to Cuba in 1838.

In the decades that followed, new names and new faces appeared. An old partner died, a new partner came up through the business, but never was the continuity of management and engineering talent interrupted. The partners

looked forward. In 1875 when they needed to be assured of the quality of steel for the Baldwin locomotives, they acquired the Standard Steel Works Co. It traced back to Freedom Forge, first fired in 1795. Twenty-five years later other companies were taking similar steps to safeguard their enterprises.

By the early 1900's the plant in downtown Philadelphia had expanded to more than 19 acres and was turning out more than 1,000 locomotives annually. In 1906 the partners, realizing that further expansion on the downtown site was impossible, bought 488 acres at Eddystone, Pa., on the Delaware River. In 1909 the partnership which had existed since 1831, was incorporated, although the management remained in the hands of the former partners.

Then came the First War. Business grew like Jonah's gourd. Rifles and gun mounts were among the items the allied governments needed. The war

(Continued on page 88)

What Became of the Rubber Shortage

By FRED B. BARTON



War stepped up our rubber needs and cut off the supply.
The industry came through with synthetic—and on time

GENERAL EISENHOWER'S armies invaded Europe on wheels of synthetic rubber. Our bomber and fighter planes are equipped with self-sealing fuel cells made of synthetic—a half ton on every B-24, four times that much on every B-29. Every battleship carries 75 tons of rubber, most of it synthetic.

When the Japs invaded Singapore, our rubber stockpile was about a year's supply. We pieced out by salvaging cast-off tires.

Last year, in privately owned plants and in 50 government-sponsored plants, the nation's rubber industry produced 774,000 long tons of synthetic of all types. That far exceeded our total peacetime rubber consumption which from '36 through '40 averaged 560,000 tons a year.

This year's production of synthetic will be close to 900,000 long tons.

Various American companies—notably du Pont and Goodyear—had made synthetic in small quantities for nearly ten years before the war, chiefly for packing valves in oil lines. It probably cost a dol-

lar a pound to make but a little went a long way.

In June, 1940, John L. Collyer, president of B. F. Goodrich, stood before the Senate Military Affairs Committee. The discussion was heard in part behind closed doors.

"Can you," the Senators inquired, "can your company undertake to provide 100,000 long tons of synthetic rubber a year?"

That was a lot of rubber, the rubber man said. The maximum anyone had yet conceived in any one plant was 36,000 long tons a year—roughly 100 tons a day. If any larger figure was contemplated, he'd like to see the business split up among various companies. So patents dating back to 1927 and covering various synthetic rubbers were put into a pool.

Styrene, butadiene and synthetic rubber plants were planned on paper, prioritized into towers of steel that cost \$700,000,000 of RFC money and were manned by the rubber, oil and chemical companies. Thus moved 1942 and '43.

Meanwhile, Jesse Jones had taken

Burning stack acts as safety valve on butadiene gas tank



The man who took Tuberculosis in his stride...

TO EMPLOYERS:

Knowing these facts about Tuberculosis will help your employees safeguard good wartime health. Metropolitan will gladly send you enlarged copies of this advertisement, suitable for posting on your bulletin boards.

A victim of tuberculosis is not necessarily condemned to the life of an invalid, *if two things happen.*

First, the early discovery of the disease... and second, the calm and systematic carrying out of the doctor's program of recovery.

Tragically, thousands of people today are carrying early tuberculosis around without realizing it.

For it's not hard to ignore a slight pain in the chest, a constant tired feeling, or a persistent cough. And it's not until they discover their sputum is blood-streaked that many tuberculosis victims see their doctor.

Even then it may not be too late. At first, twenty-four-hour-a-day rest and

quiet are essential—the kind of care best afforded by a sanatorium.

It may take a short or long time to build up the resistance the body needs to fight off the disease, and establish the patient on the road to recovery. And after discharge from the sanatorium the real job has just begun.

For it is then that the patient must depend on *himself* to practice the routine already established. He must be careful to have adequate sleep... proper diet... sensible recreation. He must avoid overexertion. In fact, these are wise precautions for any who fear tuberculosis.

Young adults, and teen-age boys and girls—especially the latter—are the most likely victims of active tuberculosis.

Parents should warn their families to be careful of chronic coughers who may be harboring the germs—many elderly people with "asthma" or "bronchitis" may have the disease.

And, since the surest way to find tuberculosis early is by routine examination, including X-ray, all of us, young or old, should be looked over regularly.

Precautions like these have contributed much to the decline of the tuberculosis death rate. Thirty years ago it was some 220 per hundred-thousand people. Today it is down to 40 per hundred-thousand.

That's largely because of two developments. First, modern methods for finding tuberculosis *early*. Second, adequate care for people *after* they have been discharged from the sanatorium—especially those who prematurely think themselves ready to resume an active, strenuous life.

To help you understand the importance of early tuberculosis recognition and its later rehabilitation, Metropolitan has prepared a booklet entitled "Tuberculosis." Write for a free copy today.

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charge of the national stockpile of all our available rubber, including supplies from a few ships that got away from Singapore just before the Japs blocked that seaport. Thanks to this foresightedness—which was urged by the manufacturers themselves and financed by the Rubber Reserve Company—we entered the war with about 533,000 long tons of rubber in this country at the end of December, 1941. With the rubber which was on the seas and which subsequently came in, we showed our largest inventory in April, '42—634,000 long tons.

More and more synthetic

THE year 1942 saw 3,500 tons of synthetic rubber produced in new and still untested government plants, or a total of 21,000 tons in all plants. This year we will produce on the average about 2,450 tons a day, Sundays and holidays included.

An enormous amount of this GR-S—government rubber, styrene type—will go into camelback, a retreading strip for old tire casings. The Army overseas is learning to inspect its tires and turn in cut and bruised casings for early repairs. GR-S makes a tough tread. Once a cut develops, however, it spreads rapidly, and cannot be patched with cement but must be vulcanized. Whole acres of worn and battle-damaged tires overseas are now awaiting retreading by GI mechanics.

Yet, because war is for most equipment a one-way street, the production ticket for '45 calls for some 24,000,000 truck tires for the Army, Navy, civilians

and for the military needs of our Allies. Last year the output was 14,650,000 tires, as against 8,221,000 in 1940, the greatest prewar year. Army truck tires and aircraft tires are bigger and heavier and require more rubber than tires for civilian use.

Rubber experts do not prefer synthetic rubber to natural rubber, but they feel that the spread is narrowing. Technological advances will still be made. Tires right now are slightly better when made from natural rubber. For inner tubes, butyl holds air better than any previous rubber. For conveyor belts, ice cube trays, hot-water bottles, hose, rubber stamps and many other industrial uses, synthetic is fully as good as natural rubber. For bullet-sealing fuel cells, synthetic is superb.

For uses where natural rubber beats even 1945 synthetic—as in making rubber face-blanks for oxygen masks, and rubberizing life-vests and escape rafts—a precious trickle of natural rubber—10,000 long tons a month—moves in, largely from Ceylon, with small amounts from Liberia and South America.

Natural rubber is also useful to supplement the artificial. A few ounces of natural rubber, in the form of rubber cement, will hold together the layers of synthetic in the tires until they are

vulcanized. Synthetic passenger tires and small truck tires are 98.875 per cent synthetic and 1.125 per cent crude. Airplane tires are ten per cent natural rubber; extra heavy-duty tires, more than eight-ply, are 30 per cent natural rubber.

In the future the industry will not use the same "rubber" for golf-balls and suspenders that goes into fountain-pen barrels and combs. As John W. Thomas, chairman of Firestone Tire and Rubber Company, says:

"There is only one basic type of natural rubber, and its properties cannot be changed. By contrast, synthetic rubber can be created with virtually any set of properties desired. We can tailor this material to fit the product. In the future, we may use one type of synthetic rubber for the body of a tire, and another type for the tread. The creation of hundreds of types of synthetic rubber, each adapted to a particular use, is within the realm of possibility."

The industry now has a hundred new children, and nobody knows how they will grow up.

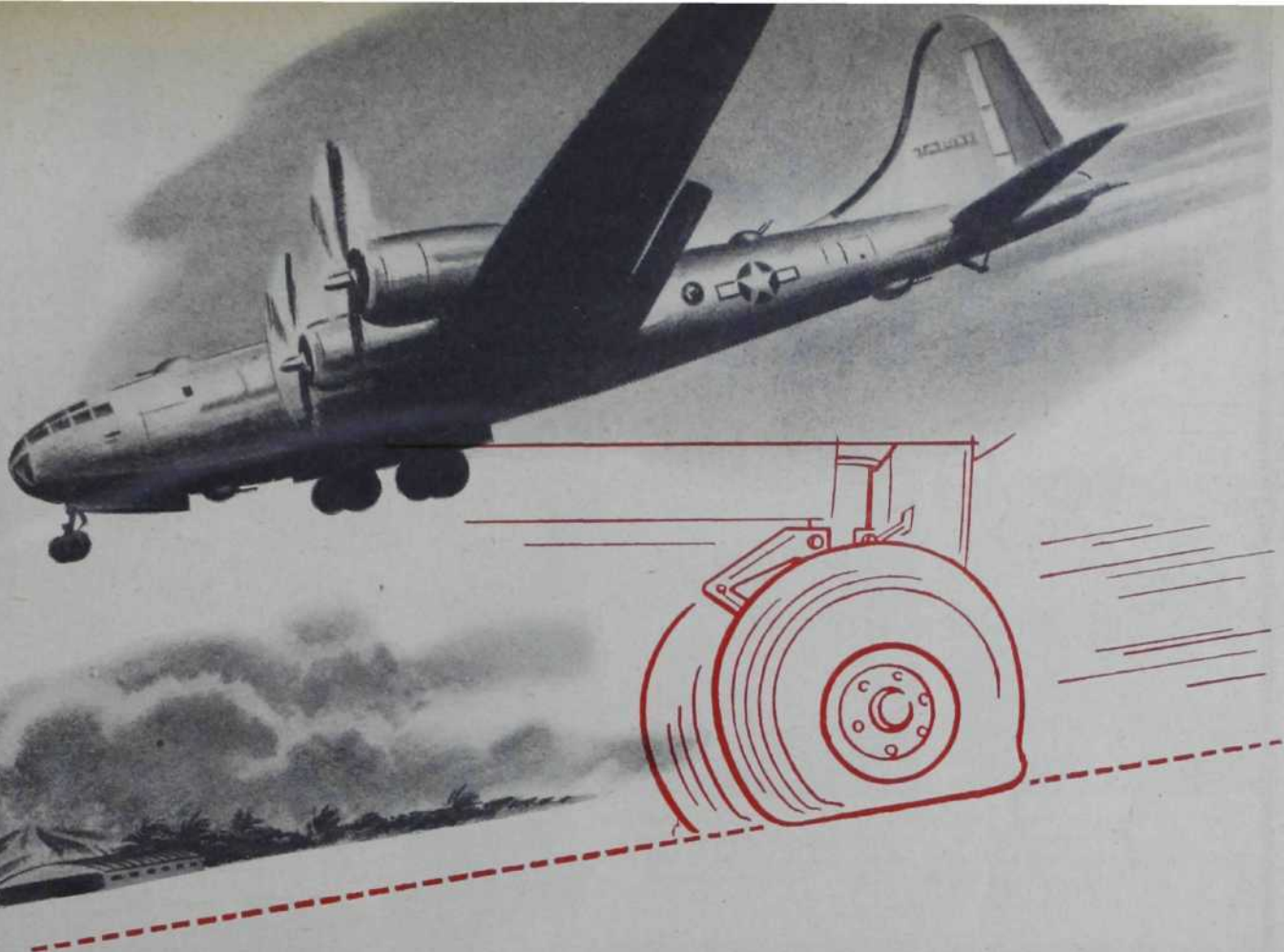
Synthetic will compete

FOR national safety, rubber men say, America should continue to be self-sufficient. (Continued on page 64)



In processing buna S this giant meat grinder breaks up large pieces and removes excess water

Surgeon's gloves made of Marvinol, a non-porous material developed at the Martin Plastics Research Laboratory



What happens when a B-29 "SITS DOWN"

Tires on huge planes, like the Superforts, take a terrific beating. They must withstand landing impacts of 80 tons or more—plus the stress of hitting the ground at two to three miles a minute.

Can they "take it"? To make sure, the Army's Wright Field Laboratories installed the largest tire-testing machine ever built.

A 16-foot flywheel is brought up to a peripheral speed equal to the landing speed of the plane—which may be as high as 200 mph. The plane wheel, with its tire and brake, is suddenly forced against the flywheel with a force equivalent to that of an actual landing. The brake is then applied and the flywheel brought to a stop. Result: an accurate test of the resistance of tire

and brake to impact and wear.

Getting the huge flywheel up to maximum speed requires the entire effort of a 400 hp motor for 36 minutes. Conventional control was not satisfactory to provide smooth acceleration over this long period. Westinghouse engineers, working with the Adamson United Company, suggested application of the Rototrol. This simple electrical device provided the smooth, positive acceleration required. In an emergency, it also serves to stop the wheel by regenerative braking.

Finding solutions for new power problems is an important function of W. E. S.—a service available to you through your Westinghouse office. Westinghouse Electric & Mfg. Co., P.O. Box 868, Pittsburgh 30, Pa.

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What Labor INTENDS to Get . . .

By OLIVER HOYEM



LABOR and business share a growing realization that they must work together more closely after the war for their mutual interests and protection. Some top leaders in each field have reached a basis of mutual understanding and respect through personal contacts. Others would like to be convinced that cooperation is practicable but are ridden by fears of the other fellow.

Business men, for instance, want to know "what labor is after?" Labor, like all humanity, "is after" all it can get. Some demands are immediate; others look like a five-year plan; a few can be visioned only in a crystal ball. Essentially, the business man wants to know whether he can operate in the future with a fair chance of making profits. It happens that labor is more in earnest than ever before in giving him that assurance and intends to do what it can to help him make a fair profit.

Perhaps labor's intentions will not always pay dividends to the businessman's liking. The question of what is a "fair" profit and what is labor's share may need defining. Some argument about dividing the profit may be healthy in an industrial democracy. There is going to be plenty of room for collective bargaining on details, even though labor and industry agree to meet half way, yet it helps toward a final understand-

ALTHOUGH the unions are more than ever insistent that business shall have a fair "profit," their definition of "profit" may not coincide with that of management

ing if the two parties can first agree on a few basic principles, if they share some common views about what will be good for all in the long run.

Many business men suffer nightmares from fear that organized labor may use its greatly increased economic and political power to raise wages during the reconversion period and after the war to such an extent that many employers will be forced out of business and inflation will be started.

Other business men think a little inflation will be a good thing; many of them think they are expert enough to know how to make profit out of it.

There is plenty of evidence, however, that organized labor is in substantial accord with the great majority of business men in thinking that, to avoid inflation (like sin, we're "agin it"), wage increases must have definite economic limits.

Both AFL and CIO endorsed the economic stabilization plan when the Administration first evolved it. They approved wage stabilization as one of the

moves necessary to prevent inflation. They relinquished the automatic wage increase provided in the ship repair contract signed by government, employer and union representative when the President asked them to give up their rights as a necessary anti-inflation move. Their complaint has been that only wages and jobs have been frozen while price and other economic controls have not been made effective.

However, says labor, wages can be raised with benefit to the national economy now and again after the war as soon as new production efficiencies have a chance to be applied. But these higher wages should be earned wages which leave room for profits.

Unions entered into a tripartite understanding with government and employers to stabilize wages under the Little Steel formula when the National War Labor Board was formed. They went along with the majority in support of NWLB when the President converted the fairly flexible Little Steel formula into a positive wage freeze. They knew

WHAT WEAPON are they all using?

It's an old friend of yours - and it is used by every branch of the Armed Services!



ANTI-AIRCRAFT ARTILLERY fire is coordinated and controlled by field telephone—the brother of your familiar Bell System telephone.



ON OUR SUBMARINES, sound powered telephones, operating on current generated by the speaker's voice, connect all battle stations.



THE ARMORED FORCES use radio telephone to inter-connect tanks, scout cars, command cars, artillery units and anti-tank vehicles.



ON BATTLESHIPS, Aircraft Carriers, Cruisers, Destroyers, battle announcing systems give orders in a giant voice over loudspeaking telephones.



THE MARINE CORPS, storming ashore into almost impassable jungles, depends upon field telephones to deliver orders and reports instantly.



THIS COAST GUARDSMAN, standing watch, telephones warnings to the bridge to help keep the convoy's many ships in protected formation.



ARMY AIR FORCES planes by the hundreds fly and fight as one team because of their radio telephone—and interphone equipment.



THE SIGNAL CORPS provides the circuits for Victory—thousands upon thousands of miles of telephone wires needed to coordinate the attack.



THE INFANTRY uses great quantities of portable switchboards, field telephones and wire to link foxholes, command posts and headquarters.



FIELD ARTILLERY "Long Toms," blasting unseen targets, are directed by voices flashing through multi-channel radio telephone sets.

YOU best know your telephone as a friendly instrument of peace. Our fighting men know it as an effective weapon of war.

Western Electric has put in the hands of the armed forces huge quantities of telephones, switchboards, wire, cable—specialized radio telephone equipment for use on land, at sea, in the air—many types of microphones and headsets by the hundreds of thousands—sound powered tele-

phones—battle announcing systems. Currently all these products together add up to only 40% of Western Electric's total production for war. The other 60% includes such specialized devices as RADAR.

Manpower and manufacturing facilities are devoted to meeting our fighters' vast needs. That's why not all requests for home telephones can be filled till after Victory.

Buy all the War Bonds you can—and keep them!



Western Electric

IN PEACE...SOURCE OF SUPPLY FOR THE BELL SYSTEM.
IN WAR...ARSENAL OF COMMUNICATIONS EQUIPMENT.



the dangers of inflation, and its destructive effect on real wages. Regardless of moves to adjust wage rates upward, to break the Little Steel formula, labor is convinced that inflation must be prevented even though workers make sacrifices in the process. Again we must stop and remind ourselves that workers hire representatives to put more money in the pay envelope and are usually willing to bend the principle a little if it bends their way.

A major clash in thinking among workers was illustrated recently in London when Robert J. Watt, representing the American Federation of Labor, at the meeting of the International Federation of Trade Unions replied to an attack on the AFL by a representative of the British union of coal miners.

"Your thinking is not straight," Watt declared. "Your thinking is in the realm of politics when more of it should be in the realm of economics. Instead of 'dividing the wealth' you will merely be 'dividing the poverty' by your political approach to the problem of raising wages of coal miners."

"Nationalization and socialization alone can produce only a more equitable distribution of the poverty. The basic formula of high wages in the United States is increased production per man-hour, more efficiency, and better distribution."

There are plenty of exponents of the same point of view in the CIO. The larger unions in the CIO, such as the steel workers, the auto workers, and the clothing workers, have made practical demonstrations of their belief in labor-management cooperation as the best road toward increased efficiencies.

The Labor-Management Production Drive of the War Production Board has thousands of case histories of workers' contributions to increased production efficiencies. Basic principles of union-management cooperation were worked out in World War I, under the sponsorship of Secretary of War Newton D. Baker, in the Rock Island Arsenal, with the cooperation of AFL Machinists. Later the Machinists and President Daniel Willard of the B. & O. Railroad adapted the plan to all the road's repair shops and it became known as the B. & O. plan. Labor hopes for a rebirth of an old idea; hopes to find leaders in industry, confident enough of their own ability to retain control over management functions, to open the door to union participation in increasing production efficiencies.

President Philip Murray laid down CIO policy of co-operation with business in his opening address to the convention in Chicago last November:

"We have no desire to quarrel with business. It is our desire to get along with business, to get along with industry. . . . We believe in labor-

management cooperation. We do not subscribe to the foolhardy, antiquated notions of strike and strife. We believe in the use of intelligence. We believe that intelligence should be constructively applied around the collective-bargaining table with employers here in the United States. . . . We believe that business should secure from its investment reasonable profit, and we also believe that out of the bountiful benefits that flow from increased production and increased efficiency the workers should be assured a larger proportion of the financial benefits that pour from industry in the United States. That formula is a simple, understandable formula to which any right-thinking citizen anywhere in the United States can readily subscribe."

Distribution of profits

WHILE labor believes in the profit system in principle, it also believes in fair distribution of profits and in fair prices for consumers to make the economy function as effectively as possible. It may at times be necessary for the Government to step in to prevent unfair competition, bust trusts, regulate exchange of securities, check prices, or otherwise protect the consumer.

Yet whatever non-governmental agencies can do to keep prices and profits within safe limits is likely to receive labor support. That is one reason why labor is organizing now to give another stimulus to cooperatives during the reconversion and postwar periods so that they may function as a balance wheel in our economy.

AFL will set up a Department of Consumer Cooperation in 1945 with a full-time executive and necessary staff to get information and assist central bodies and local unions interested in consumers' cooperatives.

CIO unions are strong boosters for cooperatives; the Automobile Workers have an aggressive program.

Labor last November helped launch the International Cooperative and Trading Corporation to manufacture goods on an international cooperative scale. So far it is a paper organization, but

labor views it as a potential balance wheel in international trade.

By massing enough of labor's purchasing power in consumer cooperatives, labor believes this form of free enterprise can contribute to:

1. More efficient methods of production.
2. Fairer distribution of profits and goods.
3. Less need for government controls of production, price, quality, profits and labor utilization.

Labor does not expect business to be enthusiastic about cooperatives, especially with reference to tax advantages, but is willing to help establish competitive methods which will be fair to all.

Labor's departure from old-line methods of protecting American economy is illustrated again by the statement made on behalf of the AFL at the recent conference on cotton called by the subcommittee of the House Committee on Agriculture. George L. Googe, AFL representative in the South, ventured to say that "upheld prices" and "subsidies" and "protection" for cotton were bad for the South as well as the rest of the country. He said there is a surplus of cotton because of the prices at which it is held, which in turn keeps consumers from buying, especially if low wages keep down consumers' purchasing power. The remedy for the sick cotton industry, he said, is diversified agriculture and sound industrial expansion in the South. He talked of limiting production to the demand, and added:

"Instead of exporting textile fabrics, it may be more profitable for us as a nation to export machining machinery for weaving and cotton ginning."

Even without exports, he added, full employment is possible for us if we take advantage of the greater market in the United States which will make itself felt with higher wages and full-time jobs for all.

This does not mean that labor opposes foreign trade. There is a high tariff group among AFL unions, but President Green has made it abundantly clear that it does not speak for the AFL.

Labor thinking leans toward an increasing exchange of goods between countries. The CIO frankly espouses "a vigorous, long-term program of international commerce" (CIO Re-employment Plan). It points out that trade is a two-way proposition. It wants outlets for capital goods and our durable consumers' goods. The CIO embraces all the world in its economic planning; it wants to improve the economic lot of all workers.

"It is this idea of the benefit to all peoples," says President Murray, "that motivates labor organizations in the development of a greater international commerce."

To give added balance to



Change Window Shopping
to Store Shopping with a

VISUAL FRONT



In this Visual Front full visibility of the store interior is assured by a front of clear glass. The doors and side panels are Tuf-flex, the L•O•F tempered glass of amazing strength.

Window shopping can't ring the cash register unless customers come inside. And so it is vitally important to make your store look inviting and easy to enter.

That's what makes the Visual Front such an effective business-getter. It provides a full view of your store interior, with all its color, activity, and merchandise. It tells customers that you are open for business. And, with its clear glass front (even the doors can be all-glass) it eliminates the common visual barrier that cuts down store traffic.

The clear glass front floods the interior with

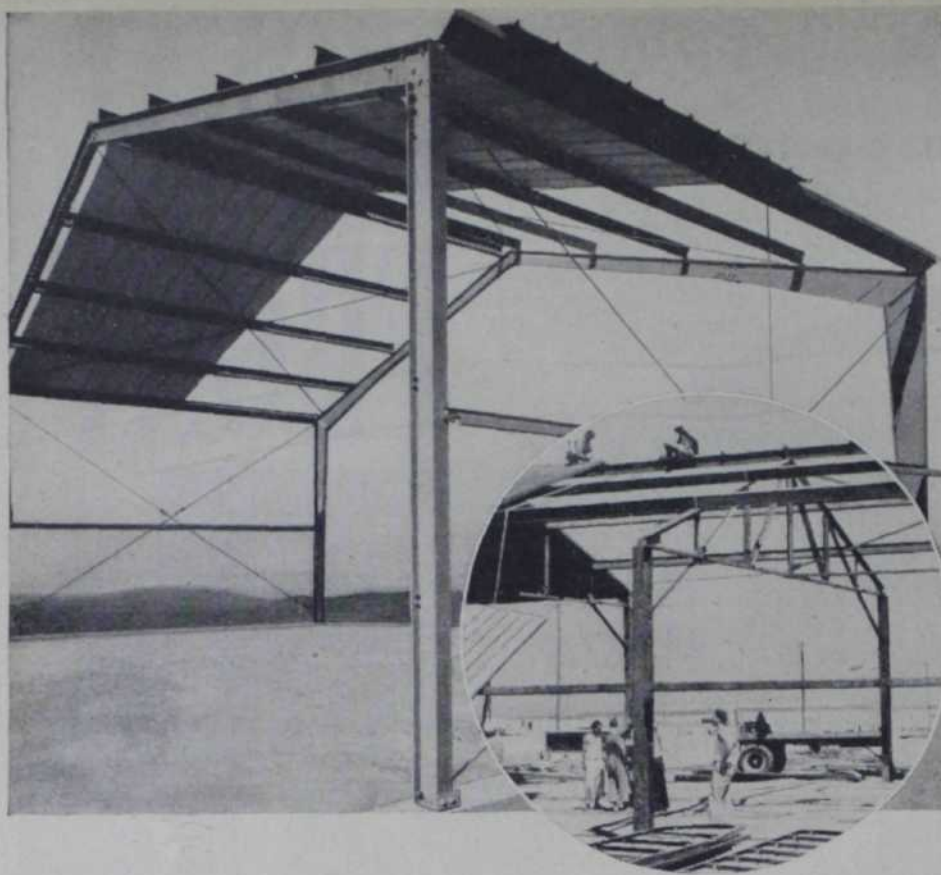
daylight, and at night provides a bright, inviting appeal to passers-by. Colors in the floor, ceiling and walls can be carried back through the clear glass front, to unite the interior and exterior in one decorative scheme.

The Visual Front is suitable for stores of any size. Before you develop your storefront designs, send for a copy of our illustrated book on the Visual Front. It's packed with ideas you can use to build business in the competitive period ahead. Libbey-Owens-Ford Glass Company, 7545 Nicholas Building, Toledo 3, Ohio.

VISUAL

FRONT
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Libbey-Owens-Ford
Glass Company

LIBBEY • OWENS • FORD
a Great Name in **GLASS**



Prefabrication of Steel Buildings Is Not Static In Butler Factories

Prefabrication of buildings is so much talked of that many have gained the impression it is a new development.

Actually it is one that had reached maturity and was ready to prove its full worth on a tremendous scale with the coming of war.

Particularly is this true of prefabricated steel buildings. In more than 30 years of specialized experience Butler engineers have brought prefabricated steel buildings through one practical stage after another—proved their "mettle" in a score of industries for hundreds of housing purposes.

In all that time prefabrication of steel buildings in Butler factories has not remained static. Witness the photographs above. The one in the circle is a trussed roof Butler steel building being erected for early military use. But, war needs change. To meet them, Butler engineers designed and developed the Rigid Frame trussless structure in top photograph.

All the advantages, and they are many, which this brought to the military, will be available to all industry after victory. Remember to check these in the early stages of your postwar planning.

Address all inquiries to: 7456 East 13th St., Kansas City 3, Mo., or 956 Sixth Ave. S. E., Minneapolis 14, Minn.

BUTLER MANUFACTURING COMPANY

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GRAIN BINS... FARM EQUIPMENT and PRODUCTS OF OTHER METALS

labor's foreign trade concepts, it should be noted that CIO initiative in organizing a World Trade Union Conference in cooperation with Russian labor unions (thus competing with the AFL in the international labor field) implies no lack of competition between the CIO and Russian labor in the field of foreign trade. On the contrary.

Behind CIO urgency at the Chicago convention, to establish close relationships with Latin American workers was a strong fear that Russia may become the dominating influence there unless the United States wakes up. The CIO is fully aware of the extent of Soviet influence in Latin America. CIO leaders assert—at least privately—that the Communist propaganda in South America must be met by realistic cooperation with United States industrialists in eliminating Latin America as a serious economic and political threat to our future prosperity. Instead of accepting a condition which makes Latin America a breeding ground for Communism, we must introduce the American style of labor relations and establish a decent wage level upon a basis of democratic collective bargaining. Only by aggressive action can we hold the markets of Latin America for American products.

Labor's interest in politics

ALL labor organizations use the "voting arm" of their members to reach objectives which cannot be reached by economic pressures. The Railroad Brotherhoods have been particularly effective. The AFL elected friends and defeated enemies in Congress, but, during Gompers' time, it was careful not to ask too much of Congress, or of state legislatures because it wanted as little government control of labor as possible.

The CIO has more frankly expanded its activities to include the political approach in addition to the economic approach. The CIO-PAC has none of the political hesitancy which characterized the AFL's past "non-partisan" use of the workers' vote. The CIO does not share the AFL's fear of government regulation of labor unions because CIO-PAC believes such controls will be beneficial if the workers themselves control the government.

By shifting its weight on the political side, the CIO understandably took the position that it would promote a broad program of social and economic welfare to benefit ALL the people. It would not, as Murray declared, "develop selfish, narrow programs designed to procure benefits for the few." This policy is bound to clash with the immediate objectives of international unions. The left-wing unions in the CIO have already clashed with CIO policy of opposing a labor draft and have sent delegations to Congress to oppose the CIO program.

It may be difficult for the CIO to put brakes on "selfish" interests. The AFL long ago found it advisable, for the sake of unity on larger questions of policy, to

(Continued on page 48)

WORKING TOGETHER ON WARTIME ACCOUNTING



Burroughs systems and installation men have been working constantly with officers in the armed services, government officials and war plant executives—helping them to find ways to handle all types of accounting with the greatest saving in manpower—helping them to adapt their Burroughs equipment to changing conditions and an increasing volume of work.

There are many reasons why Burroughs has been best qualified to help during the trying war years. The Burroughs field staff has had years of intensive training in machine accounting, and a broad, diversified experience. Information services, with current, practical machine accounting information, are maintained in all Burroughs branches. Burroughs' headquarters staff coordinates the total effort so that all Burroughs men are promptly informed of new, improved methods.

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BURROUGHS ADDING MACHINE CO., DETROIT 32

Burroughs *1st*

IN MACHINES • IN COUNSEL • IN SERVICE

"You Sent Me Just What I Wanted!"

By RALPH GATES

LOOKING AHEAD toward Christmas last year, Ernest C. Geier, head of the Duplan Corporation, wondered what his company could send as a holiday greeting to its 1,000 employees serving their country.

First thought was a short letter containing a check for \$25. Anyone would welcome a letter, and anyone would be glad to get the money, it was reasoned. But that was not enough. Mr. Geier was looking for something more heart-warming.

So he followed the time-honored example of the farmer who found his stray cow by figuring out where he would go if he were a cow.

Mr. Geier put this question to himself: "If you were away from home, what would you most enjoy receiving that could be mailed to you in a small package?"

This answer came to his mind: "A picture of the family."

So that is what the company decided to send, after weighing various other suggestions—and, though Duplan Corporation sought to gain nothing, it has



PHOTOS BY COSGROVE

"This way, please"

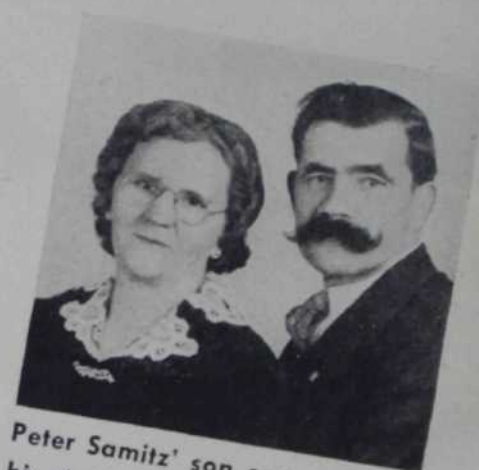
gained tremendously in good will as a result.

Duplan Corporation was established at about the turn of the century by a Frenchman named Duplan, who left his home in Lyons because he saw an opportunity to manufacture and sell silk products in this country cheaper than they could be imported, with heavy duties, from France. Ernest Geier, tall, quiet and unassuming, came to the firm from his native Switzerland, where he had worked as a loom fixer, and rose to be Duplan Corporation's president. Today the company owns and operates textile mills in seven towns.

Photographing 1,000 families in seven different towns was no easy task. Four



The beauty shop was busy, for Mom wanted to look her best



Peter Samitz' son can point to his dad's mustache with pride



"My boy has always seen me wearing my hat and smoking my pipe"



A man in service gets a kick from mother's photo



Jerry and Robert Derco, favorites of the uncle who got this photo

MANY of these mill-town folk had never faced a camera in their lives. But they went through with it when the company decided that sons and daughters in the service would enjoy a photo of the folks at home



"But you've got to get here tomorrow!"



"I'm trying, hon!"

"Been right on schedule—all the way from New Guinea. But now—I'm *stuck*."

"The only train home until morning is the All-Pullman Limited. And it's *sold out*. So is the plane."

"But listen, hon. There's still a chance that the railroad and

Pullman people will get me on that train.

"I told them why it's important and they've practically tied themselves in knots trying to help. That's why I'm

sweating it out right here in the railroad station—while they watch for a last-minute cancellation . . ."

Will He Get to His Own Wedding?

THAT DEPENDS on whether someone realizes *this*:

Half the Pullman fleet of sleeping cars is still in troop service. The other half is carrying more passengers than the whole fleet carried in peacetime. Prompt cancellation of unwanted space is necessary to prevent wasting accommodations that people need.

So *please*—when your plans change—cancel well in advance of train departure and make the Pullman bed reserved for you available to someone else—possibly a serviceman.

★ KEEP ON BUYING WAR BONDS—KEEP ON KEEPING THEM! ★

PULLMAN

For more than 80 years, the greatest name in passenger transportation

● Busy with its war job, now—but looking forward to the day when new-type Pullman cars go into service. In one of

them—the Duplex-Roomette car—you'll have a *private room* for little, if any, more than a lower berth costs now!

of the towns are Hazleton, Berwick, Kingston and Nanticoke, Penn., on top of the Appalachian Mountains. Some families live in the town itself, but many are out in the country and in neighboring villages.

The three other mills presented similar difficulties. The plant at Grottoes, Va., is an ultra-modern air-conditioned building on the edge of a small town. Workers on three shifts come from all over the neighboring countryside. There is no local photographer.

The throwing mill at Winston-Salem is in a better position, but the cotton yarn plant at Lincolnton, N. C., presented its own problems.

Yet there was the advantage that most of the men in the service were from local families who live within a reasonable distance of the mill. The textile business seems to be like that. There are few temporary jobholders. Many of the workers start to work when they are living at home, and move into homes of their own when they marry. The communities are tightly knit.

The first move was to arrange with photographers. One was chosen in or near each town. People who worked on day shifts could be accommodated at night and on Sundays. Those on late shifts could be photographed during the day. And when the flow of those who were willing to come to the studio had subsided, a roundup of the remaining unphotographed families was to be made by whatever means necessary.

With all these details arranged, the manager of each mill sent a letter to the family of each service man from his plant:

There will be no charge to you. Duplan will pay the cost."

Rapidly the news spread through the mills.

"The company is sending family pictures to the fellows in service."

"Joe's mother got a letter yesterday, and his father says he hasn't ever had his picture taken, and won't do it."

Then word began to get around the town.

Boom for the beauty shop

"I COULDN'T get an appointment at the beauty shop. Duplan's taking pictures of all the families of the service boys, and the shop's booked up solid."

"Isn't it a grand thing to do? Art will get a great kick out of a picture of his mother."

The people in the coal and textile section of Pennsylvania are a good, stolid type. They work hard. If you go back to their ancestry you will find that many of them came from Italian and Polish stock, or from Lithuania and Hungary. Of course, now they are Americans, but the quiet reserved habits of many of them still persist. They still have minds of their own, and they use them.

The comment about Joe's father was true. He had never had his picture taken by a portrait photographer who used bright lights and ducked behind the focusing hood of his camera. There had been no reason to have his picture taken, and if there was no reason, he didn't do it. It was quite a shock that anyone should ask him to do it.

There must have been some emotion which pulled him toward the idea of

Beauty Shop was the goal of many women who wanted to record their best, and who in their finest went across the street to Cosgrove's studio to meet husbands, or daughters, or some other members of the family. Harry Genser, who operated the camera, noticed that even though they had just come from the beauty shop the girls usually spent several minutes before the mirror of the primping room. But many of the older women would walk in the door, walk straight back into the studio, and sit down without one look in the mirror, as if to say, "Here I am, and the way I look is the way the picture will look."

Stephanie Hopeck is an operator at the beauty shop. Before the war her brother worked at Duplan. Now he is overseas. Day after day she curled and waved the hair of other women in the continuous stream which flowed through the shop. Then late one afternoon she sat in front of a mirror for a few minutes, slipped into her coat and walked over to sit in front of Harry Genser's camera. She is pretty without artificial aid, so it was all right that in this case "the shoemaker's children had no shoes," and she had no beauty shop aid.

One father and mother presented a new difficulty. Years ago they had become estranged. Their son was in the service. Each wanted to come at a dif-



Michael Lazar posed with his son's wife for the Christmas photograph



A picture was planned for each service man



Letters showed men liked the photos from home



Mrs. Michael Moisy and her daughter Mary posed for this family group

"The Duplan Corporation wants to remember its employees in the Military Service. In addition to a check for \$25, we have designed an attractive card, "Greetings From The Folks At Home." Inside that card going to your son or daughter, we would like to send a photograph of you, the folks at home.

"We hope you will agree with us this will delight our boys and girls away from home. We ask your cooperation by presenting yourselves (two people, such as father and mother, wife and child) at the photographers as soon as you can.

getting his picture taken for Joe, but still he resisted. He even resisted as Joe's mother finally went down the steps in her best dress and left him at home. She, too, had a mind of her own. He held back until he saw her picture on the red proof paper, and then gave in. Next day they went down and had their picture taken together—for Joe.

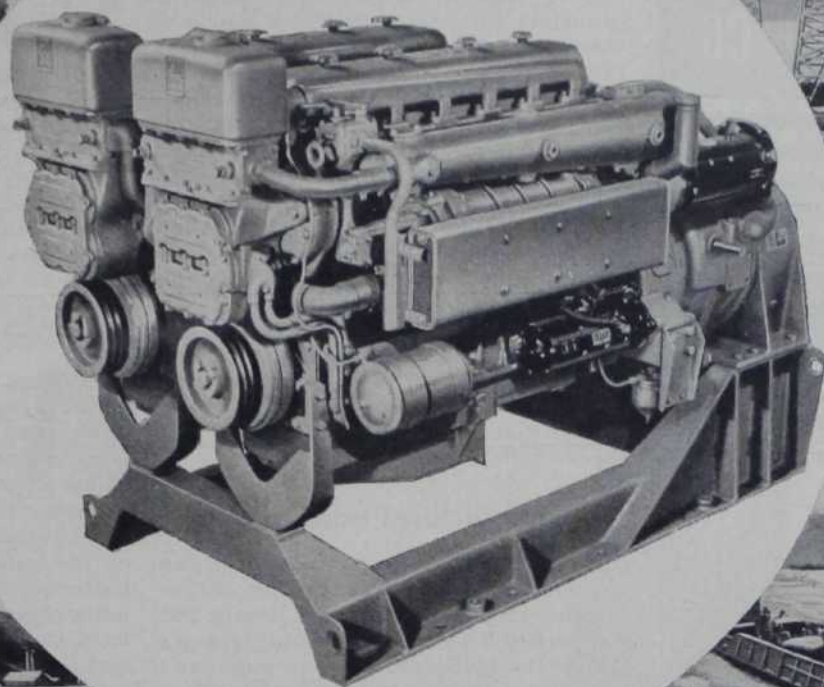
Up in Hazleton, Fay's

SERIES 71

GM

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SAVING BOTH SPACE AND WEIGHT

This is a pair of General Motors series 71 Diesel engines built side by side, delivering their power through a single shaft. It is Detroit Diesel engineers' answer to an urgent call for a lot of dependable Diesel power in a small space.

Some of the jobs assigned the basic series 71 power units in "Singles," "Twins," and "Quads" are among the toughest on the books today—powering landing craft and driving Army M-3, M-4 tanks and M-10 tank destroyers.

It takes "oomph"—plenty of it—to plow a tank through hip-deep mud, to lift it out of shell

craters, to keep it hot after the enemy—to beach and extricate a landing craft when the breakers are running high.

So it is easy to look ahead and see how these "multiple" Diesels will take hold of the countless jobs of industry and perform them equally well—particularly where the ratio of power to weight or space is of prime importance.

And remember, these "Twins" and "Quads," like the single sixes, share all the important developments which General Motors has contributed to Diesel science.

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Representatives in principal cities and Canada

ferent time and have a separate picture. But the photographer in that town went first to see one parent and then the other. Then he went back again. The result was that both came to the studio at the same time and posed together. There must have been an especially happy smile on the face of that boy when he received the picture.

Late one afternoon the studio door opened and in walked short Rosario Stanziola with his wife. Their son, Anthony, had worked for the company and they were there to sit for a picture which would remind him of home and of them. It was to be a natural picture, just the way he had known them. It was to have a special homelike atmosphere. The wife took off her hat and coat. Walking into the studio they sat down, he with his hat on and his pipe in his mouth. The photographer suggested that they be removed, but the answer was:

"No. My boy has always seen me wearing my hat and smoking my pipe, and that's the way he is going to see me now."

And that is the way the picture was made.

Some pictures hard to get

PASQUALE Pericola had been ill in bed for some time. He was getting better, but there was a race against time to get him well and down to the photographer's before the last pictures were made and sent. Time seemed to be winning. Then Pasquale took matters in his own hands. He got up, dressed, and with the aid of Mrs. Pericola, obtained a car to take them to the studio. When the picture was taken they went home and he crawled back into bed to finish his recovery. No sickness was going to keep his son from getting his family picture.

The sister of a boy in service brought her mother. All through the exposures she could only sit there hugging her mother and wearing a great insuppressible smile because, at last, after years of trying, she had succeeded in getting her mother to have her picture taken.

In the mill town where Peter Samitz lives a mustache is seldom seen. Yet he has developed as fine a mustache as any which were grown in the heyday of mustache fashion. It is wide, sleek, and has a beautiful curl at each end. His son may be in an overseas location where it is permissible to wear a mustache or beard. If he is, he can point to the picture of his father with pride, as one of the best.

The pictures quickly became a community affair. There was no line of separation between those who had money and those who did not. One couple brought a large picture, taken in the latest Hollywood manner, with fancy lighting and extra effects. It had been taken by a Philadelphia photographer, and at no small cost. They suggested it be used. But when they learned that everyone else would send a uniform style picture, they sat and posed for a similar type for themselves.

In one town 11 families decided not

to have their pictures taken. Unless something was done there would be 11 disappointed service men. So the persuasive powers of both the industrial relations department and the photographer were brought into play, and ten capitulated. The last family remained staunch in their convictions. But they did give the photographer a clue to a picture.

Refusing to pose

THEIR boy had written for months about a girl in the town whom he expected to marry. He had never given her name but only described her in glowing terms. By talking to the boy's friends the photographer found the girl, and after telling her about the letters, suggested that she pose for the picture. The girl was silent for a few minutes and then said, "If he wants to marry me it's about time he said something. Until he does I don't think I should have my picture taken."

More than 800 pictures were taken and mailed. And then came the rebound that made Ernest Geier know that thousands of people in the towns where the company had mills had gained a better understanding of the human qualities of the company and its management. Letters and cards began to pour into the mills of the company. Hundreds came from the men who received the pictures and the checks. The thanks were often for the check, but many times more often for the thoughtfulness in sending the picture. Money was of far less value than the photograph of the folks at home.

G.I.'s approved the idea

JOHN Twerdi, a G.I. in Belgium, immediately sent the picture back to his mother so she could see it, with instructions to return it posthaste. John didn't understand that a copy had been sent to his mother by the company. Letters came from the pens of men in fox holes, in training camps, from hospitals, from the cold north and the sweltering tropics, from a boy on a bombing mission over enemy territory. And in varied words they all said, "You sent me the best present a fellow could receive—a picture of my parents."

In the mill towns there was a bubbling enthusiasm for the company and the men who manage it, breaking out everywhere. People talked about it among themselves. But it didn't stop there. They sat at desks and kitchen tables and with pens and pencils grasped in their hands set down in few words their appreciation of a small but very meaningful gesture of kindness. Sitting in their home, Mr. and Mrs. Anthony Grazio wrote:

"It is corporations such as yours that have made America what it is today—the greatest country in the world. May we ever go forward."

That is a good feeling to have between employer and employee and the people of a community.



Don't try it this way!

A sleight-of-hand performer's dexterity may amaze you. But magic doesn't qualify him for dealing with your payroll checks.

If you want a payroll method that will—

Reduce the number of payroll operations required

Speed up the time it takes to make out checks and get them into your employees' hands

Cut down the cost per check

Simply call your nearest Comptometer Co. representative and ask for details on the Comptometer Check-and-Payroll Plan. He'll be

glad to explain this efficient and economical method without obligation.

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Our Heat Prover Demonstration Test will help solve your combustion problems... conserve fuel... help prevent costly repairs... increase quantity and quality of your product.



THE CITIES SERVICE INDUSTRIAL HEAT PROVER—a new, accurate combustion analysis instrument—enables those engaged in the oxygen control of furnace atmospheres to achieve greater combustion efficiency and a saving in fuel cost.

TODAY, like many engineers in both small and large industrial plants, you very likely want to know — *by accurate measurement*—the answer to these four vital problems:

1. Just how efficiently do my boilers burn fuel?
2. How efficiently do wartime operators control them?
3. What have wartime overload conditions done to normal fuel economy?
4. And what, actually, is the status of my combustion control equipment?

You can answer all these questions with the Cities Service INDUSTRIAL

HEAT PROVER. This unique instrument quickly analyzes combustion... accurately determines degree of fuel waste due to air deficiency or dilution. As a result, the Cities Service Industrial Heat Prover will show how to effect considerable savings in fuel costs... aid in turning out more and better products... and help prevent repairs and replacements on furnace linings, crucibles and refractories due to flame corrosion.

Why not get a Cities Service Industrial Heat Prover Test in your own plant... *without cost or obligation*? Simply mail the coupon below. A Cities Service Engineer will call at your convenience.

(This offer is available only in Cities Service marketing areas East of the Rockies)

Cities Service Oil Company
Room 282, Sixty Wall Tower, New York 5, N. Y.

Gentlemen: Please arrange a Cities Service Industrial Heat Prover Test for my plant. I understand there is no charge or obligation for this service.

Name _____
Title _____
Company _____
Address _____



What Labor Intends to Get

(Continued from page 40)

help protect the "selfish" interests of individual international unions, setting up arbitration machinery (building trades) for handling internal jurisdictional disputes.

CIO policy of using political power to obtain economic objectives is related to CIO ambition to increase its membership. The biggest unorganized groups of workers lie among the lesser-skilled industrial workers. It is hard to keep them paying dues because even the smallest sum means sacrifice of an immediate bodily need. Because an industrial union purports to represent *all* the workers, it must do something for those on the lowest rung of the economic ladder. AFL craft unions have usually found it a losing business—measuring income against expenditures—to spend much money organizing the unskilled. To the CIO, therefore, it looks like good business to call in the aid of Congress to raise the wages of those workers. It increases dues-paying possibilities. It keeps these workers in line as voters for other labor objectives.

Benefit for everybody

CIO's legislative program was broadened at the last convention by its declared policy that "what is good for all the people is good for labor." That opens the door rather widely, but in practice the CIO will work mainly for labor objectives because, as President Murray suggested, "all of the people are bound to benefit thereby."

CIO's legislative program can be summarized in its major aspects by its objective of 60,000,000 jobs and prosperity for all. This includes a public works program, but only as a temporary measure until private industry can be swung into civilian production. CIO leaders want to give every practicable aid to business to maintain pay rolls. They are open to conviction on broad reconversion financing. They are prepared to adjust tax programs to reconversion programs. But they will oppose extension of monopolies and exploitation of war surplus commodities and industrial properties. Machinery for protecting the people from exploitation and promoting sound operation of government agencies would be provided by a board representing industry, labor and agriculture. They do not relish the idea of vesting economic controls in the hands exclusively of experts and politicians.

AFL's legislative program is not essentially different from that of the CIO, especially in the matter of a "full employment" program. But AFL is not inclined to cooperate with the CIO even on those matters on which they agree. Each group will work separately.

For example, the public members of



U.S. ROYAL MASTER
Safe Driving 1941

U.S. ROYAL BOMBER
Safe Landing 1945

A NAME THAT CARRIES ON...

REMEMBER, years back, when you came home with that new family car? Remember pointing out its U. S. Royal Master Tires to an eager youngster?

Since then, his whole generation has grown from boyhood to manhood.

But on that day you were giving him an unseen gift. Out of just such days happening over and over again in millions of families, a miracle grew.

On that day, you were making it possible for other Americans to give all our sons the weapons and equipment they need now.

You—the people who bought the peacetime products of America—created the miracle of America's war production.

There is no mystery about this miracle. It's simply that with war our youngsters, ourselves, our family cars, our tires, our industries and our scientists found we had untested strength—reserve strength.

And this reserve strength grew into our greatest weapon. You see it in action all around you:

In the family car, turned war car now, still doing a good job.

In those U. S. Royal Masters, five years older, but going strong.

In the new U. S. Royal Synthetic Tires.

And, above all, in the fighting tires your sons now ride on. Tires as new as their jeeps, planes, and tank destroyers. Tires that plough straight through mud and snow. Tires armored against shrapnel, Tires for *Airacobras, Commandos, Thunderbolts and Super-Fortresses*. Tires that grew up with our sons.

You created these new tires.

Because so many of you liked tires bearing the U. S. Royal name, more and more "tire-builders" went to work to meet your need . . . scientists, engineers, textile experts, workmen.

Today, all the toil and science that went into the making of those tires is repaying you and your sons.

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Floated on a soft, downy cushion of KIMPAK*, war materials of every kind are reaching the far-flung battle fronts in perfect fighting condition. And after victory, this modernized method of protective packaging will be a boon to peacetime shippers.

Because KIMPAK is so compact, so flexible, so easy to use, it speeds packaging—saves time and work in the shipping room. Often cuts freight costs by reducing package size and weight.

KIMPAK comes in various forms to provide dependable protection for anything from refrigerators to jewelry. It will pay you to learn the whole story about this amazingly resilient cushioning material. For a free illustrated book

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In making plans for your postwar product the advice of our packaging representatives is yours for the asking. In most cases, they will be able to recommend a war-proven method of float packaging with KIMPAK.

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CREPED WADDING

the National War Labor Board recommended to the President that Congress enact a minimum wage of 50 cents an hour. AFL and CIO might agree on that. But violent disagreement is possible on the further recommendation that "peg-points" be fixed above the minimum in each of several job classifications. AFL tendency is to oppose strongly further extension of government controls over wages, whereas CIO political philosophy might favor such controls as long as labor controlled the government.

On taxation, AFL has inclined toward policies that would aid private enterprise to provide the employment basis for economic prosperity.

On housing, AFL building trades unions would insist upon "sound" construction along traditional lines because that would protect the jobs of men trained as bricklayers, carpenters, plumbers and painters. CIO unions would demand government financing of mass-construction homes which might employ members of CIO unions in producing factory-made housing units.

Other legislative objectives of both AFL and CIO include:

1. Labor representation—along with industry representation—on agencies which Congress may authorize to regulate industry during the reconversion period, to deal with matters of international commerce, to dispose of surplus war goods and properties, or to write the terms of the peace.
2. Extension of social security benefits, as a cushion of purchasing power, as partial income security.
3. Job security, amplifying the thesis of a worker's property right in his job, although labor would rather work out the details of termination pay or of a guaranteed annual wage through collective bargaining processes.
4. An increasingly higher minimum wage for all industry.
5. Removal of restrictions on labor's use of the strike as an economic weapon, beginning with repeal of the Smith-Connally Act.
6. Planned development of flood control, water power, and conservation of soil and forest resources.
7. A permanent Fair Employment Practice Committee to prevent racial discrimination in employment.
8. Elimination of the poll tax.
9. Greater federal aid in the field of education.
10. Greater federal aid for adequate medical care.
11. Federal aid for enlarged highway construction programs.

Trade unionists will still retain human qualities of self-interest. Union leaders who preach the need of greater productive efficiency know that an intensive educational program must be launched to overcome old habits of thinking. Doctors will resist mass pro-

duction methods of handling patients. Musicians will make rules which will result in the hiring of more musicians—even "stand by" musicians—and more income for unions as well as workers. Workers will slow down to make a job last longer. The process of change will take time.

Employers must also do their part in demonstrating to their employees that performance is related to pay and to job security.

Unions are also going to do what they can to protect their organizations against inevitable rapid changes in production methods. Most of them believe the best method is not to fight new machines but to do as the printers did when the linotype was introduced—take over the operation of the machine. That is what the AFL Electricians are doing with respect to electronics. The union has endowed Marquette University to give intensive courses to selected union members, 100 at a time. Graduates in turn will train other union members in local communities.

It is a move toward increased production of workers, but it is also a move to hold the new jobs for the International Brotherhood of Electrical Workers against a possible new union organization of engineers and technicians, a union of super-craftsmen.

Labor goals more palatable

IT IS safe to conclude that, while the economic soup will not be lacking in its old-time pepperiness, labor and industry cooks think they can add some new ingredients to make it more palatable and more nourishing, especially if they agree in advance on the kind of soup they are trying to concoct. Labor's desire to work toward such agreement, beset as the road may be with selfish interests, is authoritatively expressed in a report published June 15, 1944, by the International Brotherhood of Paper Makers, AFL. The following excerpts will still be good news to many business men and to most citizens:

"We must broaden the scope of our activities. We must work for the common good of all the people.

"Labor unions have a definite responsibility for the future welfare of democratic society. We cannot pass the buck to others. We have always been selfish in our interests as a class. We have always sought power without assuming responsibility. Now that we have power, we must assume the responsibility of underwriting that power—guaranteeing to the public that this power shall be used wisely, and that we as an organization will be an asset, not a liability to society.

"If the employees and employers are not willing and able to sit down to work out plans, not solely for their own selfish interests, but for the benefit of the country as a whole, both will suffer . . . we are certain to have regulations imposed on us by our bureaucratic dreamers who will give us little consideration."



HELP SHORTEN THE WAR

Stay on the job—
every day counts!

**Most fires are
not make-believe**

CHILDHOOD'S FIRES are make-believe. But how urgent is the need to protect one's home from tragic loss by the real thing. Today the increasing frequency of dwelling fires makes it imperative to take extra precautions and to secure the very best in insurance protection.

Hardware Mutuals policy back of the policy assures complete protection through standard policies, expert service of representatives within easy telephone reach, prompt sympathetic settlement of claims, without red tape. It also means extreme care in risk selection—which has resulted in return of over \$93,000,000 in dividend savings to policyholders. Dividend savings may enable you to buy

The Policy Back of the Policy

Our way of doing business
that makes your interests
our first consideration.

added protection or to reduce the cost of your present coverage.

In other types of insurance as well—automobile, burglary, plate glass, workmen's compensation, or general liability, the policy back of the policy stands for substantial savings and prompt, personalized service.

Send for our free "Household Inventory" booklet, and keep a record of everything you own. In case of fire, you will have an accurate list to give your insurance company.

FEDERATED HARDWARE MUTUALS
Hardware Dealers Mutual Fire Insurance Company, Home Office, Stevens Point, Wisconsin
Mutual Implement and Hardware Insurance Company, Home Office, Owatonna, Minnesota
HARDWARE MUTUAL CASUALTY COMPANY
Home Office, Stevens Point, Wisconsin

LICENSED IN EVERY STATE

Hardware Mutuals

Stevens Point, Wis. ★ Owatonna, Minn. ★ Offices Coast to Coast
Compensation, Automobile and other lines of non-assessable
Casualty and Fire Insurance

This "Good Place to Work" Pays

By JOHN LaCERDA

A FORWARD-LOOKING boss in a modern plant finds that putting the worker's well-being first nets real dividends



George K. Scribner calls his plan an enlightened way of living which enables him to give a square deal and in return get a square deal

and, to our creditors and suppliers and, third, to our customers."

You have heard, too, how he assumed the burden of paying his workers' social security taxes rather than be bothered with double bookkeeping; how he buys eyeglasses for his people when they need them, of the modernistic little plant with the germ-free air and the rainbow-hued machines—and of how Scribner hired a clergyman as his personnel manager.

THE BOSS of the plant at the foot of the hill in the stamp-sized city of Boonton, N. J., looks like a movie star and acts like the best friend a person ever had. Men and women who work for and with him amid the wizardries of plastics consider him exactly that—a friend.

This agreeable state of affairs has been brought about by square-jawed George K. Scribner's "plan." The plan is a venture in liberalized employer-employee relationships. It entails no promiscuous strewing of profits. To the operating costs of the Boonton Molding Company it adds exactly five per cent—a price which scores of other employers have told Scribner is wondrous cheap for the resultant loyal and harmonious achievement.

Scribner describes his project as "a satisfying and fairly enlightened way of living" which enables him to give a square deal and to get a square deal.

"It leaves me free from outside domination and lets me preserve my social conscience as well as my dignity as a business man," he says.

The westbound Lackawanna local out of Jersey City takes you the 29 miles to Boonton, only city of that name in the United States. On the way, you review what you already have heard of Scribner's "guaranteed week" and of what he said when he started his business in 1921 on the frayed end of a shoestring:

"First and foremost, we shall try to sell ourselves to our own workers; sec-

Checking up on doubts

YOU know also that organizers have attempted to put unions into the shop, and failed.

Perhaps, as the Lackawanna takes you across the Jersey flats and then over the easy grades of Morris County, you have doubts about some of the excellent reports that have come out of Boonton. Probably it's not a "labor" town; but no, the Textile Workers are strong at the sprawling Van Raalte mill, and nearby are booming aircraft factories operating as closed shops.

You feel, too, that while theories such as Scribner's may work in a small town, where the employer knows everybody's

(Continued on page 57)

*If you think a baby's skin
is sensitive...*



Your **Kodak Film** in the making is "coddled beyond belief"

"**W**HAT A WONDERFUL DAY!"...that's true any day in the year, if you work in the big buildings where the famous Verichrome and other Kodak Films are made.

The temperature is 70°, the humidity 50%, the air washed clean...

If you work in one of the film "coating rooms," the facilities of a fine club are at your disposal. After your shower, you are provided fresh clothing "from the skin out"—laundered free of charge. Your outer garments, from head to foot, are snow-white lintless fabric...

For these garments must not shed lint—not even a "microscopic" speck of lint or dust can be permitted to touch the film coating.

These are only obvious safeguards. Kodak has compiled—from experience over the years—a "million dollar book of film allergies"... page after page of weird, "unreal" influences which

can affect film in the process of manufacture.

For instance, the treatment of a worker's scratched finger—the medicine applied—can be "poison" to film in the making.

This is an example of the many strange "allergies" which, during the manufacture of film, might affect its photographic qualities.

Knowing these influences, and guarding against them, have contributed much to Kodak Film's outstanding performance as an important military tool.

EASTMAN KODAK COMPANY
ROCHESTER, N. Y.

REMEMBER THE FOXHOLES ON BATAAN?—How, three years ago, against staggering odds... fighting knee-deep in filth... under a blistering sun... with little food, water, drugs... and under incessant bombings, our boys and the Filipinos fought off the Japs those tragic weeks? A stern example for us at home. BUY—HOLD—MORE WAR BONDS.



"**INCUBATOR BABY**"... This is the critical moment when a Master Roll of film base stock, produced and cured under glass, is first exposed to the outer air. The giant roll, 2000 feet long and 50 inches wide, is severed by the attendant from the endless ribbon in production, and enclosed in a "cradle" in which it rides to the coating rooms. There, in darkness, the light-sensitive emulsions are applied.

Serving human progress through photography

If you're planning to expand . . .

Do IT ALL



Half the people and more than half the buying power of the United States are in the 13 states and the District of Columbia shown here—the territory served by the Pennsylvania Railroad.

A compact, concentrated land of plenty, note how the lines of the Pennsylvania, now so busy serving the war effort, spread throughout its length and breadth—a great network of transportation.

Mark also the number of big ports on the Atlantic seaboard and the Great Lakes into which these Pennsylvania lines flow—gateways to war today, gateways to world trade tomorrow.

Along these lines many companies

have grown to be among the largest in the world. There's room—and opportunity—for plenty more. Our Industrial Department has compiled up-to-date data on available factory buildings and sites. If your company is thinking of relocating or adding regional plants, it is welcome to this information. Or if you desire a confidential survey or investigation, that too our Industrial Department will be glad to make without obligation.

Communicate with Pennsylvania Railroad Industrial Agents in Chicago, Indianapolis, Pittsburgh, Philadelphia, New York—or your nearest Pennsylvania Railroad representative.

THE PENNSYLVANIA RAILROAD SERVES THESE 13 STATES AND THE DISTRICT OF COLUMBIA



NEW YORK. The port, city, state are served by Pennsylvania R.R.



NEW JERSEY. Industry, agriculture—and ports of its own.



PENNSYLVANIA. Steel, coal, many industries—and the port of Philadelphia.



DELAWARE. Small in area but rich in industry and agriculture.



OHIO. From Lake Erie to Ohio River—everything for market!



INDIANA. All kinds of big industry call this state "home."



KENTUCKY. Great alcohol plants, tobacco plants add to prosperity.



MICHIGAN. Home of the assembly line. A great farming state.

ST. IGNACE

MACKINAW CITY

ONG THESE LINES



VIRGINIA. Great builder of ships. The Pennsylvania extends to Norfolk.



WEST VIRGINIA. State of steel, coal and other large natural resources.



MARYLAND. Factories, farms and the port of Baltimore.



WASHINGTON, D. C. Also a distribution center for consumer goods.



ILLINOIS. In Chicago, the nation's second greatest market.



MISSOURI. Everything from chemical plants to baby chicks.



PENNSYLVANIA RAILROAD




Serving the Nation





★ 51,559 entered the Armed Forces


☆ 615 have given their lives for their Country

Whichever service he's in he's glad there's a *Martin Mariner*

 *Looking for Trouble*, from Europe to the Philippines, big, powerful Martin Mariners have served with the U. S. Navy on every front. Mariners helped crush the Jap fleet in the first and second battles of the Philippines, hit the Nips hard at Saipan, crippled a Shokaku class Jap carrier at Leyte—accomplished scores of such exploits.


 *In the Battle of the Atlantic*, Mariners have sunk many U-boats to help Army transports with men and supplies get through safely. One helped capture Germany's ace U-boat commander who sank the British carrier "Ark Royal." Others have bombed enemy vessels, fought enemy planes, intercepted blockade runners.

 *Serving as Transports*, Mariners have speeded mail and supplies to remote Marine garrisons, evacuated wounded, trailed Marine paratroopers. With the Naval Air Transport Service, Mariners pioneered routes in the Pacific and the Atlantic . . . carried in one year nearly 6,000,000 pounds of cargo, 25,000 passengers.

 *Many Rescues* are credited to Mariners and their Coast Guard or Navy crews. Landing in 15-foot waves to pick up 48 survivors of a troop transport . . . effecting rescues under enemy fire . . . giving courage and confidence to valiant Navy airmen by flying with carrier-based planes to rescue airmen downed in combat.

They're in up to their necks . . . are you only ankle-deep in this war? Buy War Bonds! Take a war job! Buy only the things you need!
THE GLENN L. MARTIN COMPANY, BALTIMORE 3, MD., U.S.A.

Martin
AIRCRAFT

Builders of Dependable  Aircraft Since 1900



S. O. S.! Sturdy construction, high gull wings and a 3000 mile range make Martin Mariners tops at high-seas rescue work . . . heavy firepower and bombload make them bad news to the enemy. Ranging the world's sea lanes, these big 24-ton patrol bombers are blazing trails for tomorrow's overocean airliners.

first name and family history, they might not be successful in a large city or in a factory that employs thousands.

When the train stops at the tidy Boonton station, you halt a postman and ask the way to the molding company. You also inquire if it is a good place to work. A smile brightens the postman's face.

"Good place to work! Why, man, if it wasn't that I've been carrying mail for 18 years I'd be working there myself. Molders at Scribner's place can make \$80 to \$100 a week and they don't have to worry about being sick or getting fired or paying dues to anybody."

You question him further. "Know anybody who works there and can tell me about it?"

"Sure, see George Czahlo up the street."

So you go to George's place and you find him in bed. His wife stands at his side. For 17 years he has been molding plastics for Scribner. Now he is sick. Weak lungs. His wife tells you that for 12 months out of the past 18 he has been unable to work. But each week his pay check for a full 40 hours has been brought to him.

Here then is an indication of what

The impression you get when you shake Scribner's firm hand fills the expectation. He is 54 and looks 35. He could easily be a stand-in for the films' Randolph Scott. He talks and smiles easily. He is wiry. His eye is level.

Transplanted to a chrome and pastel office in a Manhattan skyscraper he would not look out of place.

While you are in his office, the phone rings. It is the membership chairman of the country club to which Scribner belongs.

"Glad you phoned," says Scribner. "Yes, I think some of the foremen here would like to join. There's not a man in the place that I wouldn't be glad to have in a foursome with me."

He makes an appointment for the membership man to come to the plant and talk to the employees.

Education for a job

ON THE wall of Scribner's office is a certificate showing him to be president and a pioneer member of The Society of the Plastics Industry. He is proud of that.

He tells you that he went to Princeton and found, when he got out, that a classical education wouldn't get him a job at the place where he wanted to work, the Boonton Rubber Manufacturing Company, which was experimenting with Bakelite. So Scribner took two years of electrical engineering at

Columbia, went back to the rubber company and got a job.

Five years later he was factory manager. About that time business fell off. Scribner ("never anyone to keep my mouth shut") said he thought the place needed a new sales manager. He offered to go out and bring in \$10,000 worth of business in seven days. The company took him up on it. At the end of the week, he hadn't found a customer. So they fired him.

That was in 1921. With \$5,000 in cash and \$12,000 worth of credit, he rented space in one corner of a piston ring factory. He tried to get local backing. People scoffed. They said plastics were good only for ornaments. But Scribner kept at it.

"I spent 15 years convincing creditors that I was more worried about my debts than they were," he likes to recall.

Scribner's progress continued despite the raised eyebrows around town. Eventually he bought out the piston ring manufacturer. As his pay roll grew he never forgot his early goal—good wages and good working conditions.

"I always told myself that, except for a few lucky breaks, I might be working for wages myself," he says.

Once when he faced a choice as to whether to buy a new machine or to install showers in the shop, he did some serious head scratching. But the showers were installed.

By then the Boonton Molding Company was employing several hundred persons. Scribner had been doing all the hiring personally. He didn't want to lose this intimacy with his people, but he definitely needed help with personnel.

He and his executives were familiar



Sick many months, George Czahlo still receives a full pay check

Scribner is doing. But you'd like to know more. How about the local newspaper?

"Scribner's place?" says Mrs. L. H. Blanchard, manager of the *Times-Bulletin*. "I can tell you this town's plenty proud of what he's doing over there. His wage rates are as high as any in the plastics industry and those extra things he does for his people are wonderful."

The mayor of Boonton, Thomas J. Hillery, is also in the plastics business:

"As mayor, I wish we had more men like Scribner. As his competitor, I find the going hard."



The Boonton Molding Company checks up on its workers' health and assigns them jobs within their physical capacities

How Rutland Profits with Bowser EXACT Liquid Control

Right
Down
to the
EXACT
Spoonful



When a single type of equipment serves a manufacturer in many different ways, that's a definite plus.

Take, for instance, the Bowser Meters in the plant of the Rutland Fire Clay Company, Rutland, Vermont. First, Bowser Meters measure incoming solvent. Then, they measure—right down to the exact spoonful—the liquids going into Rutland products. In both operations, Bowser Meters pay off handsomely in these ways:

Uniformity of Product—Human error is eliminated.

Money-saving—A Bowser Meter on the intake line stopped discrepancies and resulting losses.

Time and Labor Saving—An operator sets the Bowser Predetermining Meter for the amount needed for a mix . . . then goes about other work. Time and labor is saved! Production steps up!

Your operation may be entirely different from that of the Rutland Company, but somewhere in your plant there is a job that can be done better, quicker and more economically by a Bowser Meter, Filter, Proportioner, Lubricating System, Oil Conditioner, Pump or other Bowser Unit. Write for complete information. Address: BOWSER, INC., Dept. 37-D, Fort Wayne 2, Indiana.

BOWSER

SINCE 1885

THE NAME THAT MEANS EXACT CONTROL OF LIQUIDS



Not only has Bowser's war production earned the Army-Navy E. . . Bowser equipment has helped earn it for scores of other companies.

with the good work the Reverend Nicholas Burggraaff, kindly pastor of Boonton's Dutch Reformed Church, was doing among his flock. Scribner asked the clergyman if he'd like to help out at Boonton on a part-time basis. The minister had been considering accepting a call from another and larger church, but when Scribner explained his program at the plant and said that Mr. Burggraaff could have virtually full leeway—plus as much money as he needed to carry out the work—the pastor accepted.

Improved working conditions

HE and Scribner settled at once to their task. They both had ideas which they wanted to see applied.

It was decided that the factory should be a brighter place, in keeping with the colorful plastics business. So ceilings and walls were painted white, sidings and posts a pastel green. Machines were done in maroon and buff and the benches in bright orange. Even exposed water pipes were given the color treatment.

A loudspeaker system was installed for phonograph music—a feature not usually found in smaller plants. Scribner himself helped pick out the records. The workers said they liked marches best.

The Elks Club was rented for Friday night bowling at company expense. Employees with legal problems were told to see a lawyer and send the company the bill. At income tax time, an accountant was hired to come and help prepare workers' tax forms.

Air conditioning was installed in the business office. Ultra-violet lights were put inside the air filters to kill bacteria.

A first-aid room was opened, with a registered nurse in constant attendance. A local doctor was paid a retainer to be on call to Boonton employees at all times and to visit the plant at specified hours. All employees were given a complete physical examination and assigned to jobs within their physical capacities.

Group health and life insurance was provided free to everyone with the company at least three months. The life policy was worth a minimum of \$1,000. Hourly employees were given paid vacations up to 18 days, the length being determined by term of service and constant attendance.

All jobs in the shop were analyzed carefully to determine needed education, experience, responsibility and other factors. Ten grades were established for each job. Credit was given for length of service and for cooperation.

It was decided that, at frequent intervals, each employee should be graded on ability, attitude, carefulness and co-operation. Any worker could have full access to the records so that he might correct his weak points.

The hiring routine was revised to include a tour of the entire plant with each operation being explained and the worker shown exactly how his job was part of the overall scheme of molding plastics for about 700 various purposes. To each newcomer was given a booklet

entitled "Boonton Molding Company—What it Does, How it Does it, What it Does for You."

The booklet, still in use, is clear and to the point:

"We couldn't get along without you or we wouldn't have signed you on. Therefore it is proper that you know something of how and why we operate."

Step by step the handbook explains the company's history, tells the rules against smoking, discusses accident prevention and suggests that everyone agree to buy war bonds out of his pay.

Keystone of Scribner's plan is the guarantee of full income come illness or injury. The booklet points out that most insurance programs and the state's workmen's compensation plan provide a waiting period before payments begin. Then it adds:

"Loss of income may be a serious thing. The possibility hangs over everybody's head and certainly is no help to his or her general health and happiness.

Pay for days absent, too

"THEREFORE we make a bargain with our people. So long as you work here, and so long as you individually do not abuse the bargain, we will pay you for 40 hours each week at your base pay although you may be unable to put in your full time at the plant. The payments begin the day after your absence starts.

"Human nature being what it is, some will abuse this arrangement. Our personnel manager will call on you when you stay out and keep in close touch with you. He will be glad to help you in any way he can.

"To qualify for this you must keep your foreman informed, if possible, as to when you will be out and how long. If you aren't interested enough in your job to give your foreman a chance to fill in when you aren't here, we can't be expected to have too much interest in your welfare."

In the years that the plan has been in operation, only six persons have abused the offer and been deprived of the benefits, and this despite a peak pay roll of 400 persons. Currently there are 350 employees.

In compensation cases, Scribner makes up the difference between what the state pays and the worker's wages for 40 hours. If there are hospital expenses, Scribner always bears the major burden and occasionally the entire costs.

He agrees that Boonton Molding Company's smallness gives it an advantage in the operation of the program but sees no reason why larger places wouldn't have the same success "if they could keep out the shirkers." It is even conceivable, he says, that unions could help administer the plan if they'd accept the responsibility of weeding out chiselers.

Shop foremen are vital cogs in Scribner's experiment. He meets with them once a month. At each meeting a customer tells how he uses the com-

Wood, Metal, Fabrics, Plastics, Yield Better Products Cheaper with this Help!



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EVERY
MANUFACTURING
EXECUTIVE
TO INVESTIGATE**

Process Products Research and Service

NO MATTER what you manufacture, you may be able to improve your operations or lower your costs with one of these amazing new products from petroleum.

Not fuels, not lubricants, they are petroleum products that go into the processing of manufactured goods. That's why we call them Process Products.

At present there are hundreds of these products at work in 30 basic U.S. industries. Yet this is only the beginning. Almost daily, Socony-Vacuum engineers are discovering new processing needs that lead to new applications for present products or entirely new products.

This is a new kind of service to industry. Let your Socony-Vacuum Representative give you full details.

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In the lumbering industry, a new Socony-Vacuum Process Product helps save valuable timber. The product—a wax emulsion—is used to coat exposed grain surfaces, prevent them from cracking during aging and drying.



Process Products from Petroleum keep rubber coating for cables from checking under sunlight.



New and improved textile oils are making possible finer woolsens, worsteds and rayons.



New Plasticizers and wax emulsions are finding widespread use in the ceramics industry. For instance, the ceramics parts (above) were molded with the aid of a wax emulsion.

**A new service to Industry by
SOCONY-VACUUM
OIL CO., INC.**

*Only
OHMER gives
you both*



YOUR NEW Ohmer will be a worthy development of our pre-war line—with every profit-protection feature that put it in nationwide demand. There'll be specially-designed models for every retail business in both keyboard and lever-operated actions. For results later, consult your Ohmer Dealer now—or write the factory.

pany's products and explains what he likes or dislikes about them. The foremen are urged to fire questions at the customer. After the meeting, everyone, Scribner included, goes bowling.

Foremen have been ordered always to make themselves available to receive complaints from their workers. As a check against favoritism, assistant foremen also are available to hear grievances. If a workman can get no satisfaction, he is entitled to put his case in writing and place the letter in a "beef box," to which Scribner holds the key.

George Scribner is looking to the future. When wage controls are lifted, he's going to see what further can be done. His \$25 Christmas bonus will no doubt be increased if business remains anywhere near its present gross of \$2,500,000, and he thinks it will.

Labor turnover and good will

ASIDE from the satisfaction of being able to live with his conscience, what benefits does Scribner derive from his plan? Is he endangering an investment which now runs to about \$750,000? Could not the five per cent which he puts out without being forced to do so be used to better advantage? Mr. Scribner thinks not. The good will alone is worth more than that, he figures, not to mention a labor turnover of considerably less than ten per cent.

"Listen," he says, "I'll tell you something. This is no primped-up paternalism I'm offering around here. I don't give a hoot what my employees do after their day's work is done. But I do want them to feel that I have an interest in their well-being."

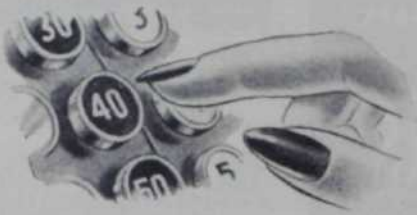
"Once a government efficiency man came in here and told me I could save money by not letting the girls in the finishing department get up from their benches and carry boxes of completed material to the wrapping department. He said I should hire somebody to do the carrying and thus keep the girls busy at the benches. I refused. We don't 'drive' people around here. Those girls are entitled to a letup once in a while."

"A corporation is only a legal convenience, a skeleton on which can be hung ownership of certain things so the sheriff can lay hands on them when necessary. It may have land and buildings, some money, some orders and certainly some debts. But, with all these things, it is still a skeleton. It doesn't become a living or a successful thing until it gets a personality in the shape of people—people who make, finish, inspect and ship its products; people who meet the customers, who plan the schedules and otherwise keep the wheels turning."

"Their combined personality becomes the corporation personality. It lives or dies by their attitude toward their work. We believe a good corporation must first take care of its own people, try to make their job pleasant, take away some of their troubles and offer them something to depend on."



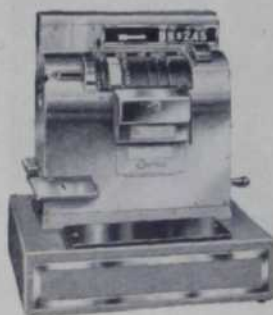
Lever-Type . . .



or Keyboard Type

BEST OF ALL safeguards against error, because setting levers indicates the amount of sale before it is rung up. Pre-indication is an outstanding Ohmer feature. Together with all the other Ohmer advantages, it is offered in a wide range of models for all businesses.

COMPULSORY keyboard Ohmer models come in a complete line of compact, flexible registers. Locked-in tamper-proof record shows transactions in order of occurrence; provides data for analysis of sales by classification; gives positive evidence of amounts recorded.



MODEL 4000

OHMER CASH REGISTER MODELS No. 300(r.) and 4000 (l.). Ohmer models range from small single total registers to custom built machines with as many as 20 transaction counters, 20 money totals, 8 cash drawers, receipt printer, sales slip certification printer, and other features. There's an Ohmer register to do your job better!

OHMER REGISTER CO., DAYTON 1, OHIO



MODEL 300

OHMER

CASH REGISTERS for every type of retail store
FARE REGISTERS and TAXIMETERS for transportation
TOOL CONTROL REGISTER SYSTEMS for industry

The Equitable

LIFE ASSURANCE SOCIETY OF THE UNITED STATES*

reports on its progress in *serving human needs*



THE PURPOSE of The Equitable is to serve human needs—to enable policyholders through co-operative action to achieve security to a degree that would not be possible through individual effort alone.

The Equitable during the past year continued to grow in usefulness to the American public and to the war economy of the nation. A total of \$609,026,000 of new Equitable life insurance was purchased in 1944. This volume is a tribute to the foresight and patriotism of a large proportion of the American people, who are refraining from spending their money needlessly and instead are putting it aside for the future.

It is likewise a tribute to the work of Equitable agents in carrying the story of life insurance and its benefits to the public. Most people, even though they realize their need for the protection that life insurance provides, tend to defer its purchase and must be persuaded to do that which will mean much to their welfare and happiness.

The aggregate of Equitable protection at the year-end was \$8,897,754,000—a record.

Benefit payments to policyholders and their families averaged \$26,000 an hour throughout the past year, a total of \$230,992,000.

The increase in dividend rates on most types of policies, put into effect last year, is being continued for 1945, thus maintaining the *low net cost* of Equitable protection. An aggregate of \$43,801,000 is scheduled for distribution to policyholders as dividends during 1945.

The Equitable continued to grow in financial strength during 1944, assets increasing \$318,329,000, a larger gain than in any previous year. Total assets are \$3,507,983,000.

Holdings of United States Government obligations have increased to \$1,568,317,000, representing policy-

*A Mutual Company Incorporated under the Laws of New York State

holder funds directly helping to speed victory. In addition to the purchase of Government securities, The Equitable made diversified investments in corporate securities in 1944 at an average yield of 3.51%.

Life insurance is serving well in the war. It has extended and enlarged its protection of the American Family. It has helped those in distress. It has encouraged thrift and combated inflation. It has contributed greatly to the financing of the war.

In the peacetime future of our country, life insurance will be an equally dynamic factor. While continuing as a bulwark of family security, its investment funds will help industry speed reconversion and expand production, thereby providing jobs.

Life insurance investment funds have played an important role in the development of America. What life insurance has done in the past to aid the national economy, it will do on an even vaster scale and with larger inspiration in the America of tomorrow.

Thomas T. Parkinson
PRESIDENT

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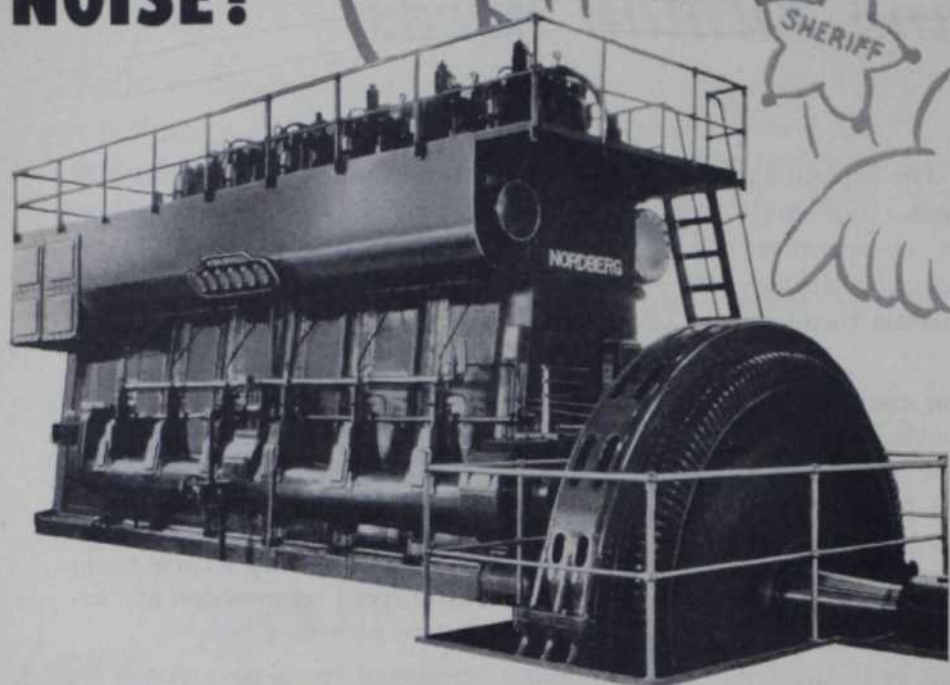
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"STOP THAT NOISE!"



THE SNUBBING PRINCIPLE



The energy of an exhaust slug traveling through a Snubber is like that of a golf ball driven through a series of thin blankets. The chambers in the Snubber act like blankets and gradually slow down the fast-moving exhaust slugs so they leave the tail pipe in a smooth, quiet flow.

TYPICAL INSTALLATION



Burgess Snubbers are used on the Superior Diesel Engines test stand at the company's new testing laboratory at Springfield, Ohio.

The big Diesel engine, pictured above, is in operation at the Municipal Power and Light Plant in Grand Haven, Michigan. It runs many hours each day, yet near-by residents are hardly aware of its presence.

The exhaust gases from this Diesel engine are passed through a Burgess Snubber. It breaks up the rapid-moving slugs of exhaust gas so that, upon reaching the atmosphere, the energy of each slug is noiselessly dissipated. The result is a quiet exhaust.

This installation in Grand Haven is one which calls for scientific noise control in a critical residential area. It has proved a marked success. Diesel engines, if equipped with Burgess Snubbers, may be safely used in other critical locations, such as in hospitals, hotels, and office buildings. Many small Diesel-propelled craft avoid detection in enemy waters by using Burgess Snubbers which completely blot out exhaust noise. Catalog No. 454, describing Burgess Snubbers, will be mailed upon request.

BURGESS-MANNING COMPANY
Chicago, Illinois



Thrift Kids

YOUNGSTERS learn economics by experience which keeps in this case a school that's not dear

AT A luncheon meeting in Little Rock, 250 chamber of commerce members saw 25 Thrift Kids exemplify the activities of the Benjamin Franklin Thrift Clubs, a non-profit organization "promoting free enterprise through the nation's youth."

Each Thrift Kid must have a "sponsor" (employer). Members bring a certain sum to weekly meetings—maximum 25c—which keeps the clubs democratic and permits a participation by even underprivileged children. The movement aims to teach them how to handle money wisely. Their platform: "Earn regularly, share willingly, spend wisely, save for a purpose."

Chief mentor is Al Pollard, daily columnist and Sunday magazine editor of the Arkansas Democrat. Other officers and directors are prominent Arkansans. Units are organized in grammar schools over the state, and the movement seems destined to become national.

Members earn through a variety of jobs. Household chores, owed as a family member, do not count. Some tend lawns, tend younger children, deliver for merchants. Whatever the job, it must be performed regularly and faithfully.

A "sharing box" is passed at each meeting. Members contribute whatever they please from their earnings and decide by majority vote weekly the beneficiary.

Members tell how they have spent the amount budgeted for spending. They detail their bargains proudly, confess their mistakes candidly.

Savings, for a definite purpose, usually are made through purchase of war savings stamps. Some Thrift Kids are saving for a bicycle, some for a vacation, new clothes, sporting goods or a doll house. Every one has a definite objective in mind. A number are saving for a college education.

State Commissioner of Education Ralph Jones says, "This Thrift Club movement is sound."

Arkansas' governor, Homer M. Adkins, wrote Mr. Pollard: "I think this is one of the finest movements I have ever seen. I hope it soon will sweep the nation."

BURGESS DIESEL EXHAUST SNUBBERS

The Haul of the Wild

(Continued from page 26)

The farther one goes, the more the outlook of goods and services that hunting and fishing underwrite enlarges.

Just where, as a matter of interest, will this sportsmen's business stand in comparison with manufacturers we have regarded as important in postwar business?

Repeatedly, we have heard of the tremendous demand for electric refrigerators and home air-conditioning units as one type of product of which the manufacture will absorb postwar labor. Let's glance at the record of where these stood just before the war. The Department of Commerce census of manufacturers gives the 1939 figure for total finished-goods value of refrigerators and air-conditioning units as \$278,645,540. In the same year, all electric appliances, fans, irons, toasters, driers, domestic cooking and heating units, all products in this class, totaled \$145,696,194. The two together, much discussed as "buffer" backlogs in postwar economy, totaled \$424,341,734—less than a fourth of a total of the sportsman's annual bill in 1939.

Admittedly some segments of postwar business will be much larger than that based on our stock of wildlife. But equally certain is the fact that few in business have realized the magnitude of annual expenditures resting on fish and game.

Hunting and fishing are actually big business.

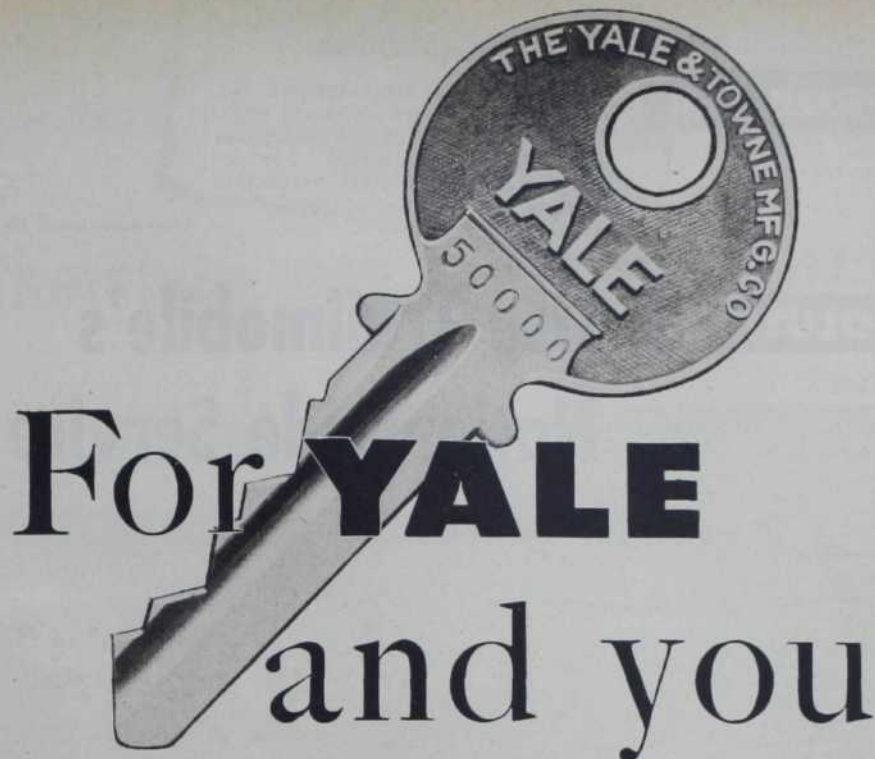
National Affairs

A MASTER guide on how to start and operate a National Affairs Committee (NAC) will be issued soon by the Department of Governmental Affairs of the U. S. Chamber of Commerce.

The 40-page booklet, entitled "Help Yourself to Better Government," will be first distributed to secretaries of member organizations and to chairmen of National Affairs Committees. Later it is hoped to make copies available to members of NAC's, and others especially interested in how to take action on national legislation. Initial distribution will total 10,000 copies.

Howard L. Volgenau, Manager of the Department of Governmental Affairs, and Donald Marcellus, head of the Chamber's Field Division, recently returned from a nation-wide tour to stimulate interest in the NAC program. More than 1,200 National Affairs Committees already have been organized.

"Help Yourself to Better Government" explains in detail the purposes and objectives of an NAC, how to organize one, what the NAC does, numerous tips on how to make its work most effective, and how the U. S. Chamber serves as the "Washington Office" of American business.



... SOME KEYS TO GOOD ADMINISTRATION



EFFECTIVE INVENTORY CONTROL



FREE-FLOWING PRODUCTION



LOW-COST OPERATION

Most men will concur with Yale and Towne that record controls tested in war can be expected to play major roles in peace-time battles for sales volume.

Long-successful lock and hardware manufacturers with modern ways of doing things, Yale effectively governs vital plant activities with Kardex Visible and Graph-A-Matic Signal Control systems.

This company's raw materials stock control, for example, is assigned to a Kardex system providing quick reference to *four records in combination*, showing balances, summary of disbursements, record of allotments, and purchasing activity.

Graph-A-Matic signal control integral with these records provides an item-by-item chart of current status. Profit-eating overstocks are eliminated, also understocks that endanger the smooth flow of production. And Kardex is simple to operate, easy on the clerical payroll. All of which tends to reduce production costs.

Perhaps *your* organization could use these keys to good administration inbuilt in Kardex. Let a Systems and Methods Technician survey your requirements. Just call our nearest Branch Office.



KARDEX — of course!

SYSTEMS DIVISION
REMINGTON RAND
 Buffalo 5, New York

27,466 TRAILERS FOR '45

PROBLEM:

Commercial truck trailers, too, have been cut by WPB's recent order freezing increases in the production of durable civilian goods. . . . In announcing its latest total production program for the year of 1945, WPB revealed that 21,480

★ Fleet Owner, January 1945

SOLUTION:

Use Trailmobile's Nationwide Service



To Help You Keep Equipment Rolling there are now 60 Trailmobile Servicenters strategically located to deliver fast, expert service and repair on all types and makes of trailers.

Factory-Standard Service — from Coast to Coast. Highly skilled trailer mechanics under the supervision of factory-trained specialists work to standards set up by the Trailmobile factory.

Standard Factory Parts Used. Every Servicenter carries an adequate stock of standard factory replacement parts to facilitate repair and maintenance.

Prevent Serious Lay-ups . . . keep operating costs down by the regular use of Trailmobile Servicenter facilities. We'll send up-to-date list for ready reference upon request.

The Trailmobile Company, Cincinnati 9, Ohio; Berkeley 2, California; Charlotte, North Carolina.

TRAILMOBILE



Trailmobile Headquarters Plant, Cincinnati, Ohio

Commercial Trailers for War and Peace • The Vital Link in Flexible Transportation

What Became of the Rubber Shortage

(Continued from page 34)

cient in rubber. Dangerous to rely for something so vital on supplies from halfway around the globe. Prices, too, have been tumultuous and dizzying.

Chairman P. W. Litchfield of Good-year points out that between 1925 and '32, thanks to a British and Dutch cartel, natural rubber shot as high as \$1.25 a pound, presently to tumble to a world low of three cents. The risks and losses in rubber alone have bankrupted all but the keenest and best financed companies.

As for price, synthetic used to cost about 75 cents a pound. Present cost is probably 30 to 40 cents. When the plants have been written down as they should be, and when petroleum base butadiene is available in sufficient quantity, postwar synthetic may cost around 15 cents as compared with natural rubber costing perhaps 12 cents.

Finally, say the rubber experts: On that basis synthetic can compete. Come peace, the world may find its rubber plantations gone back to jungle. To produce plantation rubber again by the hundreds of thousands of tons may take two or three years. About half the natural rubber was produced by natives, who should be able to start shipping



SIGNAL CORPS PHOTO

The Army overseas uses much GR-S for retreading old casings

much more quickly than plantations. Meanwhile, the world will be rubber-hungry.

Chairman F. B. Davis of United States Rubber estimates that world needs postwar will be 1,500,000 tons of rubber or 50 per cent more than used in prewar years. The amount of synthetic, he predicts, will range from 300,000 to 700,000 tons—and the amount of natural

The store with *EYE-APPEAL*

inside and out

is the store with *BUY-APPEAL!*



BEFORE



AFTER

**Plan NOW to modernize your store and you'll
avoid construction delays later.**

DON'T WAIT to make your plans for modernizing your store front and interior. Do it now . . . and save delays later. This store in Cincinnati, Ohio is a good example of the eye-appeal you can give a store with Pittsburgh Glass. Architect: O. H. Bardon.

TWO of the best ways yet discovered to give people the urge to buy at your store are these: Plenty of Pittsburgh Glass in your store interior . . . to make it attractive and inviting. And plenty of Pittsburgh Glass in your store front . . . to give it appeal and stopping power.

That's a combination that pays off

in bigger sales and better business. Plan now to put it to work for you at the earliest possible moment. By planning your new store interior and store front today, you'll avoid construction delays later. For when building restrictions are lifted, there's pretty sure to be a rush for store alteration.

See your architect to assure a well-planned, economical store design. Our staff will gladly cooperate with him.

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COMMERCIAL CREDIT COMPANY

Capital and Surplus More than \$65,000,000

BALTIMORE 2, MD.

will range from 800,000 to 1,200,000 tons, price being the principal determining factor. Other spokesmen point out that:

-In the U. S. our average *per capita* consumption was ten pounds of rubber a year. In China, India and Russia the average was about one-third of a pound. Improve the standard of living of those three countries just a little and you can use up any surplus.

So, urge rubber men, don't let's kill off our synthetic plants hastily. They feel they pulled a mighty good rabbit out of the hat. Now let's not kill the rabbit or throw away the hat.

The story of synthetic rubber is all the more remarkable when you consider that this program, tremendous though it is, has been only one of many activities of the rubber companies.

General Tire has a synthetic plant at Baytown, Tex., as well as its own pre-war factories.

Goodyear has its own synthetic plant at Akron and operates government-built plants at Akron, Houston and Los Angeles. Goodyear Aircraft manufactures blimps for the Navy and Corsair airplanes, complete except for engines and operates a huge powder bag loading plant for Ordnance at Charlestown, Ind.

Firestone has its own synthetic plant at Akron and operates government-owned synthetic plants at Akron, Lake Charles, La., and Port Neches, Tex. In addition this company has loaded 1,000,000 bombs, built 30,000 Bofors anti-aircraft guns, produced 1,000 sets of giant wings for military transport aircraft.

B. F. Goodrich has synthetic plants at Louisville, Ky., Borger and Port Neches, Tex., and a privately owned plant in Akron. Also this company operates the world's largest bomb and shell loading plant at Texarkana, Tex.—27,000 acres.

United States Rubber operates three synthetic rubber plants: Institute, W. Va., Naugatuck, Conn., and Los Angeles. Also three munitions plants: Kankakee, Charlotte and Des Moines. This company's 1944 output in its synthetic rubber and munitions plants totaled \$490,000,000. It employed 22,943 persons.

All these rubber companies manufacture tools for war, from gas masks to life rafts. The smaller rubber companies—Armstrong, Lee, Mansfield, Seiberling and others—are doing their part.

Carbon black is a problem

THERE are still a couple of hurdles the industry hasn't yet licked. One is the shortage of associated materials—carbon black and rayon.

Carbon black would seem to be a small affair and simple enough to make. You merely burn natural gas with insufficient oxygen to produce soot. Yet, when the rubber plants in Akron alone use 400 carloads of 50,000 pounds each a month, the stuff becomes a national industry.

Present headache is that GR-S requires more carbon black than does natural rubber, and so far no substitute will serve. Carbon black is produced in

VIRGINIA...

Land of Opportunity

Virginia's sound fiscal position, her wealth of natural resources, excellent transportation systems, and beauty of terrain, commend the Old Dominion to industry and individuals alike who seek opportunity amidst pleasant surroundings.

Colgate W. Darden, Jr.

Colgate W. Darden, Jr.
Governor of Virginia



Dreams of personal freedom and religious liberty attracted the early settlers to "the strange, new lands" which Raleigh, in the 16th century, called Virginia in compliment to a great English queen—Elizabeth. At Jamestown, site of the first permanent English settlement in 1607, Democracy was born in the new world.



**Norfolk
and Western
RAILWAY**

FOR BETTER PLANT LOCATIONS



The Old Dominion, lying south of the Potomac, is the most southerly of the Middle Atlantic states. Of her 42,627 square miles, 2,365 are land-locked bays, harbors, rivers and lakes. Climate is free from extremes.

Virginia's abundance of raw materials and resources include fine quality, all purpose bituminous coal, lead, zinc, manganese, slate, clay, limestone, soapstone, sand and gravel in large quantities . . . intelligent native labor . . . and desirable sites for a great variety of industries, including plastics, textiles, steel, heavy chemicals and appliances. Agriculture and related pursuits are diversified. A friendly tax policy invites new capital. Virginia's strategic location makes for economical assembling of raw materials and distribution of finished products. Living conditions are ideal. Mountain and seaside resorts and parks abound. The year-round, ice-free Port of Norfolk and the Norfolk and Western's modern tidewater facilities provide outlets to world markets.

The Norfolk and Western and its predecessor lines have served Virginia since 1838. Through the length and breadth of the state, N. & W. rails link the North and the South, and extend from the seacoast to the Middle West at Cincinnati and Columbus.

In making your postwar plans for establishing a new plant, relocating or expanding, you will do well to consider the productive Virginia territory served by the N. & W. For counsel and detailed, accurate information, write: Industrial and Agricultural Department, Norfolk and Western Railway, Roanoke, 17, Virginia.

WHAT 1/2 WILL DO

How much did you spend last year on things that weren't necessary? On things that weren't even much fun? Make a rough estimate.

Then ask us what HALF of that will buy in providing additional protection for your family, additional income for you, yourself, at retirement age.

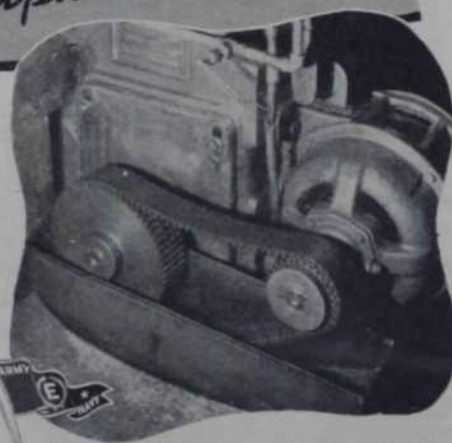


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On either minute or mighty installations, there's a Morse Silent or Roller Chain Drive to deliver up to 99.4% efficiency because *Teeth, not Tension*, turn the wheels . . . there's no slippage! Maintaining a constant speed ratio, they assure the full capacity machine production and work uniformity which assures most profitable operation. Get full information from the Morse engineer near you or write direct to Morse, Ithaca, or Detroit 8.



SPROCKETS

CHAINS

FLEXIBLE COUPLINGS

CLUTCHES

MORSE *Roller and Silent* **CHAINS**

MORSE CHAIN COMPANY • ITHACA, N.Y. • DETROIT 8, MICH. • A BORG-WARNER INDUSTRY

southern states such as Texas and Georgia where certain wells emit "sour" gas. You could get more carbon black from regular natural gas, but the gas companies seem to resist that idea.

The other unlicked problem is the problem of labor. No way yet has been found to bring home responsibility to new workers. Labor unions do try to inspire regularity of attendance, but we are yet a long way from the working set-up in Sweden, where labor unions regard themselves as the partner of business.

To encourage the greater output of rubber, and especially to reduce absenteeism in the tire plants, the Army set up a Special Truck Tire Manpower Project Team, headed by sincere Army men working out of Washington. Photographs have been taken featuring workmen doing a competent job. These items have been printed largely in the union papers and company magazines. One idea after another has been recommended by the Army and accepted by management.

It was Gen. Brehon Somervell, chief of the Army's Service of Supply, who suggested sending a committee of union leaders to visit the fighting front and report back to their fellow members the Army's dire need for tires. Under Secretary of War Robert P. Patterson agreed. The matter was presented to the rubber workers and the delegates selected by the members themselves.

Workers are native

AMERICA'S rubber industry is unique in that it employs a preponderance of native American workmen. The average tire-builder of Akron comes from Ohio, West Virginia or Tennessee; he is as indigenous as the cotton in the cotton fabric. The nine union representatives who went to the battle front have typically American names: George Bass, Harold Lloyd, John F. Marmon, Francis Hannley, F. B. Van Houten, W. D. Richards, William Nelson, Albert Luncford and C. V. Wheeler.

Yet the rubber industry has throughout the war experienced a continual headache of slowdowns, sitdowns and strikes. Even the pro-union press calls some of the stoppages wildcat strikes.

This is not the place to list the number nor explain the reasons for the rubber sitdowns and strikes, but it seems at least fair to report that, to many people, the trouble in industry heads up to administration policies and to the nation's labor policy.

Quietly and gratefully the rubber industry today is accepting back its own former employees and other men, returned disabled by the armed forces and teaching them new tasks. It would be easier, employment managers will tell you, if the Army and Navy would specify a man's disabilities.

When the big rush of returning veterans takes place the difficulty of fitting each man to the right job will be magnified. The companies expect to do their best.



TILL THE JAPS SAY "UNCLE"

AMERICA bounced back hard in this war against the Japs, and the boys who led the rebound were *United States Marines*.

Ever since Guadalcanal the Marines have proved that boys from Kokomo, the Ozarks and the Bronx—when steeped in Marine Tradition, skilled with Marine training—are doggone good fighters. On beachhead after beachhead—then in jungle after jungle—they were far outnumbered by the Japs. But not outfought!

On they go, those Marines, on land and sea and in the air... outsmarting, outshooting, outkilling the enemy—till the Japs say "Uncle."

They have good equipment, sure. Most of the thousands of trucks they use, for example, are

Internationals. And most of the thousands of bulldozing tractors they use are Internationals, too. Trucks and tractors—vital weapons in this grim, modern war!

But proud as we are that Harvester has been able to make equipment rugged enough to fight with the Marines, we know that the real fighting machine in this march to Tokyo is the Marine himself. What a machine! All speeds forward...none reverse. Tough...rugged...smart. A superlative fighter. A superb citizen.

We proudly salute those boys from Kokomo, the Ozarks and the Bronx, who are *fighting* up to their glorious motto—*Semper Fidelis*.

INTERNATIONAL HARVESTER COMPANY
180 N. Michigan Ave. Chicago 1, Ill.



WHERE THE MARINES FOUGHT

From Guadalcanal the Marines started marching in giant strides toward Tokyo—sweeping clean the stepping stones to Victory.

The Russell Islands, Segi Point, Viru Harbor, Rendova, Vangunu, Rice Anchorage, Enogai Point, Munda, Vella Lavella, Choiseul, Empress Augusta Bay.

On to Tarawa, the island that the Japs said couldn't be taken.

Cape Gloucester. Then Majuro, first pre-war Jap territory to fall to U. S. fighters. Roi, Namur, and other islands in the Kwajalein atoll.

Eniwetok atoll. The Marianas—Saipan, Guam, Tinian. Peleliu, in the Palau Islands. And Iwo.

Closer... closer to Tokyo.

INTERNATIONAL HARVESTER

Power for Victory... Power for Peace

War Remakes South America

(Continued from page 24)

America who have their own national pride.

That the other countries do not look to her for leadership does not set well with Argentina and she accuses the United States of taking her place in the sun.

Economically, Argentina's dictatorship is extremely nationalistic. The Government is to own all natural resources and utilities. Those with foreign capital are the first to feel the blow. Decrees have been issued to take over the *Primativa Gas Company* in Buenos Aires (British), subsidiaries of *American & Foreign Power*, and utilities in four provinces. So far, the courts have not affirmed them. Similar decrees are expected for grain elevators (Argentine-owned) and the *frigorificos* of Chicago and English meat packers. Nor is refugee capital welcomed. A recent decree permits its deposit in a bank for only 90 days in which time it must be either invested or taken out of the country.

An agricultural country, Argentina's best customer is Europe. Despite all these obstacles, Argentina has been one of our best South American customers. In normal times, Argentina buys much more from us than it sells to us. At present, the balance is reversed. Whether Argentina likes us or whether we disapprove of its policies, the facts remain that Argentina is an aggressive influence in the Americas, and that likes and dislikes have had little effect on trade.

Bolivia—subsists on tin which provides 80 per cent of the government revenue and employs only one per cent of the population. Three companies control the tin, if not the country's national life. They supply half the United Nations' needs at a 50 per cent increase over the pre-war price.

Before the war, a world tin cartel fixed production quotas and Bolivia's share was shipped to European smelters. A new smelter is now located at Texas City near Galveston. Bolivia imports 80 per cent of its food, but the new *Corporacion Boliviano de Fomento*, with a Bolivian president and a general manager from the U. S., hopes to get the country off a purely tin economy.

A \$11,000,000 highway is being built across the Andes to connect with the eastern territory, undeveloped except by oil prospectors. Argentina and Brazil are racing to extend their railroads to Santa Cruz, center of the fields.

Oil precipitated the Chaco wars with Paraguay. Bolivia continues to be a problem child

Brazil—Though much of its territory is undeveloped, even unexplored, Brazil is the only country in South America with balanced natural resources. They do not compete with, but complement those of the U. S.

War prosperity has brought a great upsurge in new industry and nationalism. Foreigners are permitted to explore but cannot own mines, oil fields, waterpower or shares in newspapers, banks or insurance companies. A majority of a corporation's directors must be Brazilians. Only one-third of a firm's employees or pay roll may be foreigners. Profits sent abroad must pay a total of 41 per cent in taxes and war bond purchases.

Capital invested in industry has almost trebled since the war started. Factories have multiplied though most of the 80,000 are small and lack power. The more substantial are government-aided or privately financed, with U. S. interests participating in many.

Brazil produces textiles—now close to coffee as an export—glass, paper, chemicals, cement, tires, electric motors, telephones, farm machinery, surgical and dental supplies. The new industries must face foreign postwar competition. A few weeks ago, an import license system was adopted for their protection. Argentina, today, imports more from Brazil than from any other country.

Outstanding developments by government agencies are the *Volta Redonda* steel plant, 90 miles inland from Rio; the *Rio Doce* hydroelectric plant and iron deposits, 200 miles inland from Victoria; rubber and colonization work in the Amazon basin—three times the size and with one-thirteenth the population of Texas—and the *Cubatao* hydroelectric project near Sao Paulo. The

United States has participated in these by supplying equipment, finances and technical advice.

Volta Redonda will be the largest steel mill in South America with a projected capacity of 350,000 tons a year. *Cubatao*, with one unit complete, is expected to be one of the world's largest power plants, rating 1,000,000 kilowatts.

Leaf disease and labor scarcity and other factors arouse doubts of Brazil's future as a rubber producer, but Brazil has other products. Brazil always will largely fill our coffee cup.

Chile—leads South America in social legislation and in government agencies promoting industry. Of eight such agencies, the *Corporacion de Fomento de la Produccion*, with \$35,000,000 assets, backs ventures from fishing and movies to steel mills. Most of the equipment and much of the management comes from the U. S.

Prosperity depends on minerals, chiefly nitrates and copper, though its coal is the highest grade in South America. Chile produces excellent fruits and wines but lacks cotton. Largest mines and smelters are owned in the U. S., Chile getting its share by high taxes. In spite of advanced legislation to protect workers and ineffectual price controls to curb inflation, cost of living is 2.2 times what it was in 1939.

Synthetic nitrates and decreased demand for copper will face Chile again after the war, but the country will be in better shape to meet the change.

Colombia—Coffee, bananas and oil make up the bulk of trade with the U. S. Colombia will easily readjust itself.

While other West Coast countries are divided by the Andes wall, travel in Colombia is a medley of river, railroad, airplane and donkey. One aerial cable tramway is 80 miles long. Certain freight rates from *Barranquilla*, the chief port, to *Bogota*, the capital, are double those from New York to *Barranquilla*. Machinery from the other side of the continent is brought more than 1,000 miles up the *Orinoco*, for oil fields only 150 miles from *Bogota*.

The *Instituto de Fomento Industrial* contemplates a tire factory near *Bogota* in which an Akron rubber company has a two-fifths interest; a foundry and shipyard at *Barranquilla*, also two-fifths owned in the U. S.; and a \$9,000,000 steel mill at *Paz de Rio*, 125 miles north of *Bogota*.

An individual can own no more than 25 per cent of a corporation's stock and the controlling interest must be Colombian.

Ecuador—Balsa, the lightest wood known, used in airplanes and lifeboats, has outstripped Panama hats, cacao and bananas as the country's chief money-maker. The three cinchona camps are closed, the Rubber Develop-



"I'm building up good will. Some day he'll be driving a real car!"



"...I shall return."

THAT PROMISE has been kept. Close on the heels of our first landings at Leyte came the gigantic Luzon invasion. On that first day, 80,000 tons of supplies and equipment were put ashore.

Matériel made in U. S. A. is the answer to ultimate victory. American Industry backs our armed forces on fighting fronts throughout the world.

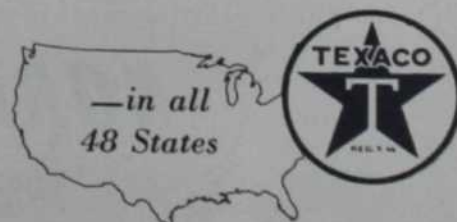
One basic essential insures the success of our staggering war production — *quality lubrication.*

Texaco, in turn, helps to insure this

success by serving industrial plants under one Sales Agreement for all plants in the U. S.: 1. Greater convenience and utmost speed in delivery (through Texaco's more than 2300 wholesale supply points). 2. Uniform quality and specifications of industrial fuels and lubricants. 3. Skilled Lubrication Engineering Service to aid in increasing production.

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A traditionally sound and stable government which has already provided an unexcelled highway system and good schools.

A friendly people who welcome new industries.

Competent industrial engineers will assemble accurate industrial data together with the best industrial sites upon request. Write 3316 Department of Conservation and Development, Raleigh, North Carolina.

NORTH CAROLINA

ment Corporation has curtailed activities—and we now buy less balsa.

The national *fomento* is also developing agriculture, colonization and small consumer industries.

Paraguay—Though this landlocked pastoral country has the smallest population in South America, its exports and imports in '41 were larger *per capita* than those of Brazil. Buenos Aires, connected by rail and the Parana River, is its contact with the outside world. Only one-fourth of its trade is with the U. S. It is known here for tanning acid from its Quebracho (break ax) forests, its *herba mate* and beef extract.

Peru—which gave Irish potatoes and quinine to the world also has grown high grade cotton since the days of the Incas. Our Department of Agriculture contracted to buy the entire crop, underwriting an acreage control similar to our own.

Cotton, alpaca wool, oil, copper, silver, sugar and guano come from Peru. Salt, matches, alcohol, tobacco, guano, playing cards and explosives are government monopolies. The majority of stock in an insurance company must be owned by Peruvians, about the only restriction on foreign investment.

Most of the railroads are British-owned. A subsidiary of a New Jersey corporation produces 80 per cent of the oil, and a California company is developing oil wells east of the Andes. The Vanadium Corporation of America operates the world's largest vanadium mine. The Cerro de Pasco mines are American-owned.

With assistance from the U. S., one *fomento* has built a 522-mile highway, crossing the Andes at 15,740 feet, higher than any peak in the United States or Europe, to connect Lima with Pacullpa on the Ucayali, a headwater of the Amazon.

Another *fomento* is developing the Santa Valley from Chimbote Bay, 250 miles north of Lima—harbor, steel plant, irrigation and a 167,000-horsepower hydroelectric station at Haulanca. It will be government-owned but operated by U. S. companies.

Uruguay—Small and rural, this prosperous democratic country is stubbornly independent, particularly allergic to pressure by powerful Argentina across the Plata. It put a foot down on Communism but was the first American nation to resume relations with Moscow. When I was in Buenos Aires, correspondents with any story which an Argentine censor would not pass would take a plane or night boat to Montevideo and send it from there.

Most of Uruguay's trade is with Europe. Each of the "Big Three" Chicago meat packers has a *frigorifico* in the country. Uruguay's cotton and wool spinning industry has expanded and a new hydroelectric development on the Rio Negro is being financed by the Government and our Export-Import Bank.

Venezuela—Third among the world's



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Don't mistake our meaning. We don't pretend to know more about your business than you do. But it is our business to know that part of your business which is concerned with systems.

If your business requires that you handle money and keep records . . . if the decisions you make are based on facts and figures . . . the chances are that this National fact-finding survey will save you both man-hours and money!

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points in your present system. Check the National System he recommends in every possible way. Plan no further action unless you can see a definite saving in both time and money. There is no obligation.

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oil-producing countries and second in oil exports, Venezuela takes its share of the profits and lets foreign companies do the work. It appreciates our role in both its independence and its unique prosperity. Once as I rode through Maracay with that grim Andean Dictator Vincente Gomez, he bared his head as we passed the little plaza. In the center was a modest monument to the ill-fated handful of North Americans who had come to help Bolivar in the 1810 revolt against Spain.

Title to waterpower, timber, aviation and subsoil deposits is vested in the state but private companies get concessions to operate. In other enterprises, foreigners have the same rights and obligations as nationals. Except for the Dutch company, oil producers, which account for 90 per cent of Venezuela's revenues, are subsidiaries of big U. S. companies.

Capital was fearful of Latin American revolutions, and so refineries are on Dutch Curaçao and Aruba, but the largest American operator has plans for a \$40,000,000 refinery in Venezuela. U. S. Steel is developing iron deposits on the Orinoco and another corporation is working nickel silicates.

Venezuela's national debt is negligible. Gomez built roads and the country still has the habit.

Working for American unity

THE Pan American Union has been the framework for American unity. Backed by liberal funds, the Office of Coordinator of Inter-American Affairs has aimed to orient the Americas toward the U. S.

It has spent \$60,000,000 for sanitary work, built and equipped 30 hospitals and 32 dispensaries in epidemic areas of Colombia, Ecuador, Peru, Bolivia, Paraguay and Brazil; fostered scientific agriculture, fishing, forestry and cooking; brought 125 leaders of thought and politics for tours of the United States and sent as many to spread our culture among the other Americas; translated books into Spanish, Portuguese and French—and publishes a high grade magazine, *En Guardia*, in the same languages, distributing 550,000 free copies a month.

Little advertised, but a factor for American unity and the future of Latin America is the CTAL (*Confederacion de Trabajadores de America Latina*), the labor organization of which capable Vincente Lombardo Toledano in Mexico City is the head. Toledano envisions a world movement—its first step, unity with both CIO and AFL.

CTAL is accused of being Communist, linked with the widespread activities of the Soviet Embassy in Mexico City under the late Ambassador Oumansky. That tireless ex-newspaper reporter established diplomatic relations for Moscow with seven American countries. Some scent a Communist plot but cooler judgment is that the Soviet Union, now established as a world power, wants to make its strength and political prestige known to all, com-



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mercial returns and party doctrine being secondary considerations.

Though conditions in each South American country are different, the future of our trade and of our investments in South America can be summarized:

1. New industries will change the demand for many lines from the U. S. Improved standards of living and buying power should make South America a better market. In 1900, for example, when Canada produced \$500,000,000 in manufactured goods, it imported \$100,000,000 from us. Forty years later, it produced \$4,500,000,000 worth and imports from us were \$750,000,000. In the years immediately after the war, South America will be a big buyer.

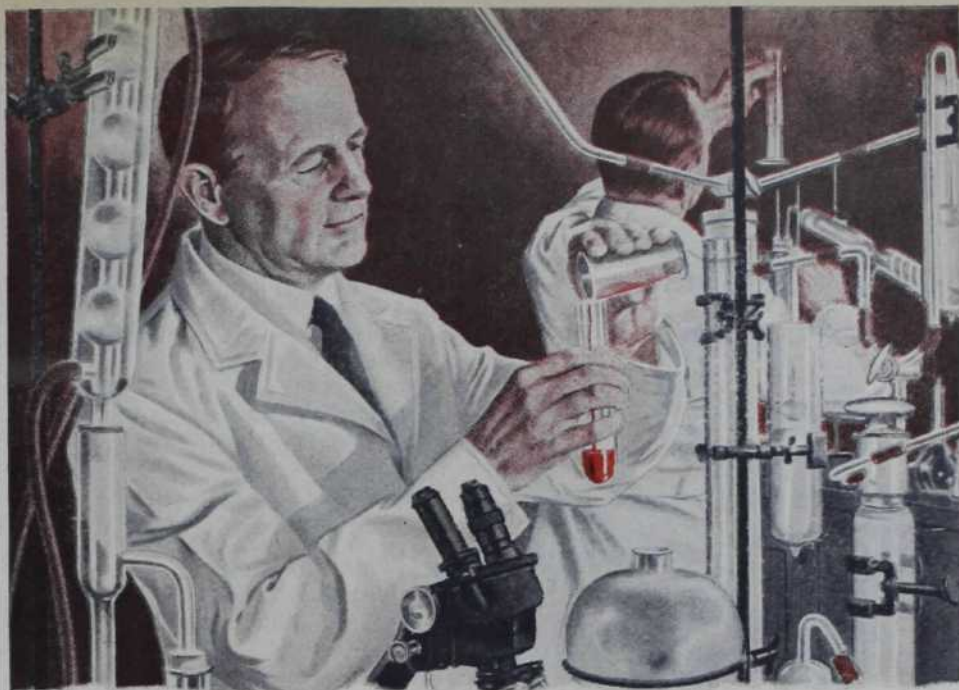
2. The day of foreign ownership and development of natural resources and utilities is not ended but the sun is setting. Foreign capital will be welcomed but will be more and more in partnership with domestic capital. Opportunities should be greater, also safer. Only a few of the big projects have not turned to the U. S. for part of their capital, equipment and technical experience, and in many cases for management.

3. We need not be alarmed at sudden changes in governments. Latin Americans do not agree that only a ballot box can pick good officials. They incline to Lincoln's dictum that a man strong enough to get an office will know how to run it. Officials may change but a country still needs industry and trade, and the foreigner who does not mix in domestic politics has little to fear.

4. Though these countries admire the United States and respect its accomplishments and ever ready, though sometimes maladroit, helpfulness, they are not awed by the "Colossus of the North." In spite of occasional grievances, they value the U. S. as a dependable friend and business associate. We can take a lesson from Argentina's unpopularity and avoid a patronizing attitude toward smaller countries which have their own proud traditions, scholars, able business men and capable mechanics.

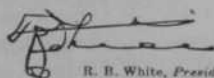
5. Greatly increased air service and the Pan American Highway (only a short link in Ecuador uncompleted in South America) will make South America as accessible to the U. S. as Europe has been in the past. We will see and know South America, and faster transportation will work for commerce.

Finally, with all that has been accomplished, industry, communications and development of natural resources are only started in the Southern Hemisphere. Opportunities are offered to the United States. We will have competition but the South Americans are our kind of people, independent and proud, ambitious and free, looking to the future and not the past, sons and daughters of the western world.



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With test-tube... with vast production facilities... America's great chemical industry is discovering and producing at a never-equalled rate to hasten the war's end... and bring finer things for better living in the coming years. • A newer branch of the field, the *synthetic organic chemical industry*, has pioneered in the discovery of the vital coal-tar and petroleum derivatives to give us synthetic rubber, medicinals, new dyes, nylon, perfumes and a thousand other things. • At the same time, the production of industrial chemicals, essential to the manufacture of explosives, steel, drugs, soap and countless other products, soared until the rate of 1944's chemical production was more than quadruple that of 1939. • Throughout 13 great states, linked by Baltimore & Ohio's 11,000 miles of track, you will find more than half of America's chemical producers. Twenty-four hours a day, our facilities are ready to help these "men of chemicals" do their vital work. From this knowledge of performance, we of the B&O, all 70,000 of us, commend America's chemical industry for the superb job being done for war... and for a truly progressive tomorrow.


R. B. White, President

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Small Business and Gift Horses

(Continued from page 27)

tion of industry, or free enterprise will cease to exist. Private treaties and secret diplomacy among the giants of industry and the gobbling up of free and independent small enterprise are as alien to democracy on the economic front as they are in foreign affairs."

No doubt, some big business organizations do plan to expand after the war and will offer severe competition. That will be nothing new. Small business men can point to decades of business success during which such inroads have been attempted. The question which small business men ask, however, is whether Washington can curb this tendency without destroying the spirit of free enterprise under which small business has thrived.

Meanwhile, during the war, big business and small business have cooperated as never before. Large producers in the war effort could have accomplished little if they had not been backed up by subcontractors and suppliers. Production methods found practical during the war will hardly be discarded after victory. Through continued cooperation, thousands of small businesses will be linked with big business on a profitable basis.

Little business holds its own

AS A matter of fact, small business has repeatedly shown that, in direct competition with big business, it can hold its own. Emil Schram, president of the New York Stock Exchange, has pointed this out:

"Small business to a large extent is the basis of our free enterprise system. Large business units may have many advantages, but large business units, like units of government, tend to settle into fixed grooves."

Every man has a natural impulse to consider the possibilities of national programs in relationship to his own prospects. So, some in businesses threatened by the probability that big business will offer difficult competition in postwar years will welcome every effort made by Washington to thwart such competition.

Others will see more immediate danger in factors that are being avoided or soft-pedaled. Many business men, with unfond remembrances of wartime controls, will be ready to face any normal competition, if they can be freed of the forms and questionnaires of government supervision.

A leading official of the Small Business Division of the Department of Commerce recently admitted that the small business man today is required to handle a volume of paper work far exceeding anything ever required in the past:

"There is something ironic in this. Those of us who have been interested in

small business problems have always regarded as axiomatic the statement that, 'By and large the small business man is unable to keep satisfactory records.' Yet this same small business man who admittedly could not keep records is today in the record-keeping business in a big way."

Continuous record-keeping, the filling out of numerous forms, submitting to the importunities of government officials, bowing down to a "papa-knows-best" policy, seem to be a concomitant of help from Washington. Business men feel justified in wondering if it is worth while.

Politics may handicap

MANAGED competition is only possible with fixed prices and standards of business conduct dictated by Washington. When the problem of small business is looked upon as a political one, wherein small business should be organized, not through its own efforts, but by Washington officeholders, business men with vision may be excused for preferring their former free existence.

Getting down to the direct problems of the individual business man, greater concern is felt over the manner in which local competition may be fostered and maintained at an unfair advantage from the Capitol.

There is no question that the future economy of the country needs a vast increase in small enterprises. If this can be accomplished through normal procedures to fit consumer demands, every community and individual will benefit.

Eric Johnston, president of the United States Chamber of Commerce, has said all enterprise will be better off if "newcomers in multitudes" enter the field.

The benefits will decrease rapidly, however, if so many newcomers are lured into the field as to throw the competitive picture out of joint. This can easily happen if federal liberality inspires an unsound lending program. Lending to small business is already under way. Mr. Maverick recently declared:

"In the 12 months since I became chairman, small business got \$2,100,000,000 in loans from SWPC, compared with aid amounting to \$1,200,000,000 in the previous 16 months."

He told the Senate Banking and Currency Committee that little business is suffering from a lack of long-term loans and "we should make more of them."

In a recent press conference he implied that loans for veterans should be guaranteed without regard to the usual safeguards; that, in fact, all bars to government financing or guarantee of private financing should be let down.

A group of editors warned against that possibility. As one said:

"The chief danger of government encouraging and in some cases actually

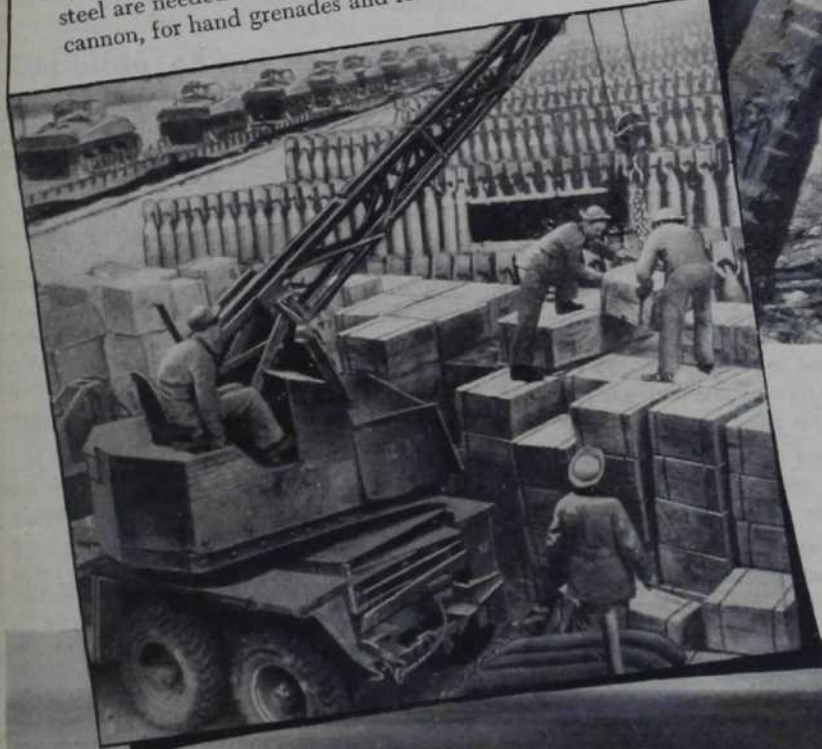
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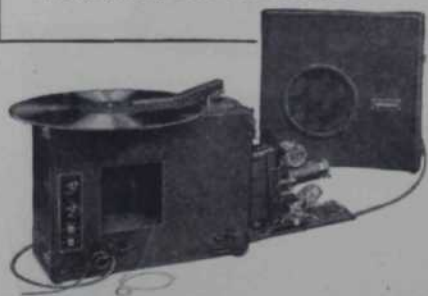
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subsidizing small business may be that this would encourage organization of many unsound enterprises.

"If government undertakes long-term loans at reasonable rates for small companies, many individuals lacking technical knowledge and managerial experience might be encouraged to strike out for themselves."

The fact that private banks are eager to advance money to worth-while enterprises raises further questions as to the need for special government lending facilities, especially since many of the loans already made through government sources have been under conditions which financial groups regard as hazardous, or approximating those under which private banking institutions are prohibited by law to lend at all.

How all this will affect the man in business today who hopes to remain in business tomorrow may be hard to say.

A small business man, however, who owns a dry cleaning establishment, a restaurant, a real estate office or a manufacturing concern supplying the needs of a restricted area, must look upon these plans with some misgiving.

Straight competition on even terms is one thing. Government-sponsored competition may be something quite different.

Competition may be subsidized

OBVIOUSLY, the government will make every effort to assure the success of the individuals it has backed with loans.

As one business man expresses it:

"I have a small business in a town of 15,000 with a trading radius in which there are approximately 10,000 more people. I put my savings into the business, and after some years have built it up to the point where it meets most of the needs of the community and brings me a reasonable profit. I have some competition, certainly, but so far have managed to keep ahead of it and believe I can hold up my end in the future.

"What worries me is the competition that the Government seems determined to foist upon our town. There has been nothing definite yet, but it is reported that some folks in Washington have in mind starting up not one, but two or three, business enterprises in my general line after the war by setting up young people in business.

"This territory possibly might absorb one more competitive element, though it would be risky. Two or more additional concerns in this particular field would spell ruin for all of us—unless, of course, the Government plans to keep giving the companies it starts a shot in the arm when things look bad. There is such a thing as the law of supply and demand, you know.

"Now, it isn't that I want to hog this field. Give me any straight competition, and I say, let the best man win.

"But, here is how I size up the plans from Washington. It seems to me that all a young fellow has to do, under the benevolent policies proposed, is to say

he'd like to get started in a certain field in a certain locality. What measures are to be taken to check up on his ability to swing the business or the capacity of the locality to absorb the business without throwing present enterprise into bankruptcy are not mentioned.

"So the new business gets under way, backed with taxpayers' money—my money.

"Suppose the business starts to slip. Then it seems only natural that the Government will jump in, with more money, my money, to save my competitor.

"Perhaps I am exaggerating the situation a bit, but that is the way I see it.

"I am all for helping newcomers get a start in business. But I consider that this is a local job. Under the GI Bill of Rights, veterans have the Veterans Administration back of them to match the funds which are available for any sound enterprise from the local bankers. That seems to me to be good business practice."

Small business men are on the list for preferential treatment in obtaining surplus war goods. SWPC has been authorized to direct the flow of surplus goods toward small business. Just how this will be done, whether new businesses established with governmental blessing will obtain surplus material while existing small business stands on the sideline, has not been indicated.

Business men feel there are some ways in which the Government can help small business, but believe the assistance should be confined largely to activities such as these:

1. Providing the individual business, on an impartial basis, with facts and data which could be collected and correlated only by a centralized body of experts;
2. Providing studies of modern methods of accounting and record-keeping and accepted principles of industrial engineering;
3. Engaging in continuous research into the problems of small business which relate to management policies, taxation, credit and finance, as well as to competitive marketing and merchandising.

It would be hard to convince business men that they can get something for nothing—even from big-hearted Uncle Sam. They know well enough that the moment the Government does something for one, it requires something of him in return.

When Washington subsidizes, Washington regulates—that's all there is to it.

As has been demonstrated in the field of agriculture, when the Government offers financial aid, the Government immediately steps in and takes charge of things, prescribing what can and cannot be done.

The small business men prefer not to be regimented.



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Can Prosperity Be Dictated?

(Continued from page 22)

arises as to how heavily it would be necessary—to maintain such a floor—to draw upon womanpower in the postwar era to attain and maintain "full employment" levels. Though girls by hundreds of thousands, as well as boys, go to work at 16, it is argued, the economic goals of the "full employment" program must contemplate the earning power, not of teen-agers, but of the 20-65 year age group, if other aims of the Economic Bill of Rights (the right of a good education, etc.) are to be realized.

On this premise, applying to both sexes, it is maintained, it would be necessary to employ about 45 per cent of the women from 20 to 65 besides all the men in the same age range. Those who bring up these questions ask whether such an employment load could be carried without throwing the traditional American home into complete dislocation.

Government domination seen

AGAINST this backdrop, erected in the Congress itself, sponsors and opponents of this full employment program debate its proposals and concepts.

Critics view the Murray-O'Mahoney-Wagner-Thomas bill as merely the 1943 National Resources Planning Board spending thesis put into legislative form, with emphasis trained upon a subsidizing of private employment in such a way as necessarily to increase government domination, if not actual control, over private enterprise.

Sponsors declare that the bill is not that, but a program to support a free economy, not by government operation but through the agency of private enterprise.

It is a means of serving notice, critics counter, that, unless private endeavor leads to prosperity, public works and various kinds of government activities or guarantees of private activities will step in and perhaps take over. They note that, despite today's full employment, there is a 50 per cent deficit in the budget, and add that even an outlay of, say \$5,000,000,000 a year on public works (as much as has been conceived in past liberal planning) would provide only about 2,500,000 jobs of a 50,000,000 to 60,000,000 total objective.

To raise public works as a bugaboo, sponsors say, is to assume that such projects would be nonproductive. Reclamation programs in the West, they cite as one example, have established thriving communities producing revenue for the Government and income for the people. This bill, they add, should not be confused with a WPA program under which the Government paid substandard wages for nonproductive work, but seen as one intended to lay the basis for an active free-enterprise economy.

Another question concerns the meas-

uring of the postwar labor force. When wages drop, it is pointed out, a second or third member of the family frequently joins the labor force to augment the household income. When, on the other hand, wages rise materially, some people work who otherwise would relax. For these reasons, opponents say, estimates of the labor force would be guesses at best.

No more of a guess than the determining of a tax rate, sponsors hold. Why assume, they ask, that the Congress would adopt a budget that would draw people into the labor force who ought to be in homes and schools? The bill is not designed, they insist, to overstimulate employment.

The ability of government bureaus to establish the proposed National Budget of job needs, is questioned. Critics recall that, dealing only with the requirements of the federal Government, expenditures in the fiscal year 1935 were 14 per cent higher than budget estimates; in 1937 they were 30 per cent higher; in 1938 32 per cent higher; and, in 1939, they went 27 per cent over the aim.

The answer is that there has never been a perfect tax bill, though both business and government experts have contributed to the formula. The issue, the bill's friends say, is not perfection but whether the Government will assume a responsibility that business cannot assume: "to prevent a complete economic collapse" when war production ceases.

Too big to handle

"DON'T forget," said Senator O'Mahoney in discussing these *pros* and *cons*, "that when the collapse of 1929 took place President Hoover invited leaders of big business to Washington and obtained their pledges to continue operations, but circumstances were too strong for them. They did not continue operations, unemployment came, national income took a nose dive and government revenue fell off to a trickle. How can a repetition of this be prevented if the Government does not act, as this bill proposes, as a coordinator and insurer that activity will continue?"

Estimates of the potential cost of the program are lacking at official sources. From the sidelines the guesses reach as high as \$40,000,000,000 beyond a "normal" postwar budget which, by some estimates, will run to around \$20,000,000,000 (public debt interest, \$6,000,000,000; postwar armed forces, \$6,000,000,000; veterans, \$2,000,000,000 to \$3,000,000,000; public works, \$1,000,000,000; support of agricultural prices, \$1,000,000,000 to \$2,000,000,000; social security and relief programs, \$1,000,000,000, and government departments, \$2,000,000,000).

Critics of the proposed program main-

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tain that it is deficit financing. Sponsors reply that it is not, in the sense that the Government would continue to pile up debt regardless. They call it government investment in the stimulation of employment which, by maintaining the national income, would also maintain a market for all the goods and services that are the lifeblood of our economy and which, in constant flow, would produce the revenue that would pay off the debt.

Opponents retort that they saw a similar shadow when the Townsend Plan, which the Administration fought off, first approached. If the national income should be increased, say, from \$110,000,000,000 to \$150,000,000,000, they hold, the present tax system at high rates would yield only \$15,000,000,000 more in revenues; only around \$10,000,000,000 more if rates were reduced, as some sponsors of the plan have suggested.

In this program, its opponents say, you have planned economy on the loose.

"Just what is planned economy?" its friends inquire. They ask why, if economic planning is bad, the entire oil industry, through the Petroleum Industry Council for War, was recently recommending establishment of an international oil commission to plan world trade in petroleum? It is the responsibility of Congress, they add, to determine between good and bad planning.

It is contended that this jobs-for-all legislation offers a solution of the employment problem because no force outside the Government is sufficiently powerful to keep the machinery going, when it is about to run down, in an actual or threatened slump.

The RFC was set up in the Hoover Administration, Senator O'Mahoney points out, to pour government funds into the economic machinery at the top, while the pending program is to use government power at the bottom.

Upon these premises the advocates and opponents square off.



INSURANCE CALENDAR



On April 3, 1860—some 43 years after Fire Association of Philadelphia had been founded—the Pony Express made its dramatic first run between Sacramento, California, and St. Joseph, Missouri. For the Pony Express, life was short

... service terminating in 1861. But for the famous parent company of Fire Association Group, now in its 128th year, life has been long and full and distinguished by an all-absorbing interest in the public good.

1945—APRIL hath 30 days

"On to Tokio!"

ASTRONOMICAL CALCULATIONS

EASTERN STANDARD TIME

APR.	SUNRISE	SUNSET	Latitude +30°	SUNRISE	SUNSET	Latitude +35°
1	5:50	6:18	5:48	6:21		
6	5:44	6:21	5:41	6:25		
11	5:38	6:24	5:34	6:29		
16	5:33	6:27	5:28	6:33		
21	5:28	6:30	5:21	6:37		
26	5:22	6:34	5:15	6:41		

APR.	SUNRISE	SUNSET	Latitude +40°	SUNRISE	SUNSET	Latitude +45°
1	5:45	6:24	5:42	6:27		
6	5:37	6:29	5:33	6:33		
11	5:29	6:34	5:24	6:40		
16	5:22	6:39	5:15	6:46		
21	5:14	6:44	5:06	6:52		
26	5:07	6:49	4:58	6:58		

APR.	MOON-RISE	MOON-SET	Latitude +30°	MOON-RISE	MOON-SET	Latitude +40°
1	9:53	8:13	10:13	7:56		
3	11:45	9:31	9:07			
5	12:40	11:10	1:07	10:43		
7	2:24	1:09	2:48	12:46		
9	3:56	3:21	4:10	3:07		
11	5:17	5:38	5:20	5:38		
13	6:38	7:57	6:27	8:11		
15	8:08	10:13	7:46	10:38		
17	9:51	11:06	9:24	11:32		
19	11:45	1:06	11:19	1:32		
21	1:37	2:31	1:20	2:50		
23	3:25	3:40	3:18	3:50		
25	5:09	4:40	5:12	4:40		
27	6:55	5:41	7:08	5:31		
29	8:44	6:50	9:07	6:31		

To obtain local times of sunrise and sunset: for longitudes other than the standard time meridians (i.e., 75°, 90°, 105°, and 120°, for Eastern, Central, Mountain, and Pacific Standard Time), decrease the time four minutes for each degree east of the standard meridian, or increase the time four minutes for each degree west of the standard meridian.

- 1—Su.—Easter Sunday
- 2—M.—1840, Emile Zola, French novelist, born.
- 3—Tu.—Today, property insurance rates are 40% lower than in 1914. This is an all-time low!
- 4—W.—1882, repeating shotgun patented.
- 5—Th.—Last Quarter, 2:18 P.M., E. S. T.
- 6—Fr.—ARMY DAY
- 7—Sa.—1927, demonstration of television, N. Y. C.
- 8—Su.—1513, Ponce de Leon landed in Florida.
- 9—M.—1943, 27,000 tires destroyed in skating rink, used for Govt. storage, Sacramento, Calif.
- 10—Tu.—1790, U. S. patent system set up by Congress.
- 11—W.—1917, Hoover appointed food commissioner.
- 12—Th.—New Moon, 7:29 A. M., E. S. T.
1870, Metropolitan Museum of Art incorporated, N. Y. C.
- 13—Fr.—PAN AMERICAN DAY
- 14—Sa.—1912, S. S. Titanic went down—1513 lives lost.
- 15—M.—1944, Moscow announced recapture of Yalta.
- 17—Tu.—Only 2% of each premium dollar paid to stock fire insurance companies goes for profits!
- 18—W.—1942, Doolittle raid on Japanese mainland.
- 19—Th.—First Quarter, 2:46 A. M., E. S. T.
- 20—Fr.—1775, siege of Boston began.
- 21—Sa.—753 B. C., founding of Rome.
- 22—Su.—1915, 1st use of poison gas by Germans—Ypres.
- 23—M.—1564, birth of William Shakespeare.
- 24—Tu.—1800, Library of Congress established.
- 25—W.—1898, war declared against Spain.
- 26—Th.—1900, \$15,000,000 fire—Ottawa and Hull, Ont.
- 27—Fr.—Full Moon, 5:33 A. M., E. S. T.
- 28—Sa.—If you haven't had your property insurance reviewed recently, call your Agent or Broker now!
- 29—Su.—1921, Fiume seized by Fascists.
- 30—M.—1803, Louisiana purchased from France.

OBSERVATION for April: With coverage shrunken by the war-caused rise in replacement prices, all too many people would find themselves grievously out of pocket if they had to replace property today.

MORAL for April: Protect yourself from the penalties of shrunken coverage—see your Agent or Broker at once!

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PHILADELPHIA



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Sizing up the Building Boom

By DONN LAYNE

AMERICA'S construction prospects for the postwar period are super-bright, but a little realistic thinking on the subject seems to be in order

FROM 1920 THROUGH 1940, America's annual volume of construction averaged 15 per cent of national income—11 per cent for new building, four per cent for maintenance and repairs.

Many people believe that after victory our national income will be about \$140,000,000,000 a year at '43 price levels.

They then go on to reason that if, after the war, we can maintain the same relation between volume of construction and national income as we averaged from '20 to '40, our construction will total \$21,000,000,000 a year. Broken down, that's \$15,400,000,000 for new building and \$5,600,000,000 for maintenance.

Sounds simple.

But to accomplish this we would have to beat our best peacetime construction year (1927—\$11,608,000,000) by at least 90 per cent. At 1940 converted cost levels, we would have to beat the '20 to '40 average annual volume of construction by 262 per cent.

To achieve such a goal would require 3,150,000 workers the year round. That's 85 per cent more on-the-site workers than were employed on the average from 1929 to '43.

If construction were to reach \$21,000,000,000 a year, that volume would be sufficient to rebuild the entire nation in about ten years—brick, plank and rivet!

All this warrants a closer glimpse of what actually may be expected of construction when peace comes:

Housing: Records show that private work formerly accounted for about 80

per cent of the total dollar volume of construction, but in late years the trend has been toward a larger proportion of publicly financed construction. After the war the ratio is expected to be about 66 per cent private building and 34 per cent public. If that happens, postwar private construction should total some \$13,860,000,000 a year.

Nonfarm residential building usually accounts for approximately half of all peacetime private construction. During the prosperous '20's, the construction industry averaged 700,000 new houses a year. Immediately before Pearl Harbor (1939-'40) it averaged 600,000 a year. When we went to war, permanent new house construction fell off nearly 50 per cent. After victory the demand for new housing will be the largest ever.

According to private builders, the picture looks something like this:

Returning married service men and families which have been living doubled-up during the war will require about 1,500,000 new houses. Caring for new families, and replacing houses de-

stroyed by fire and other hazards each year, will call for an additional 500,000 new houses.

Thus we have a backlog of some 2,000,000, nonfarm houses.

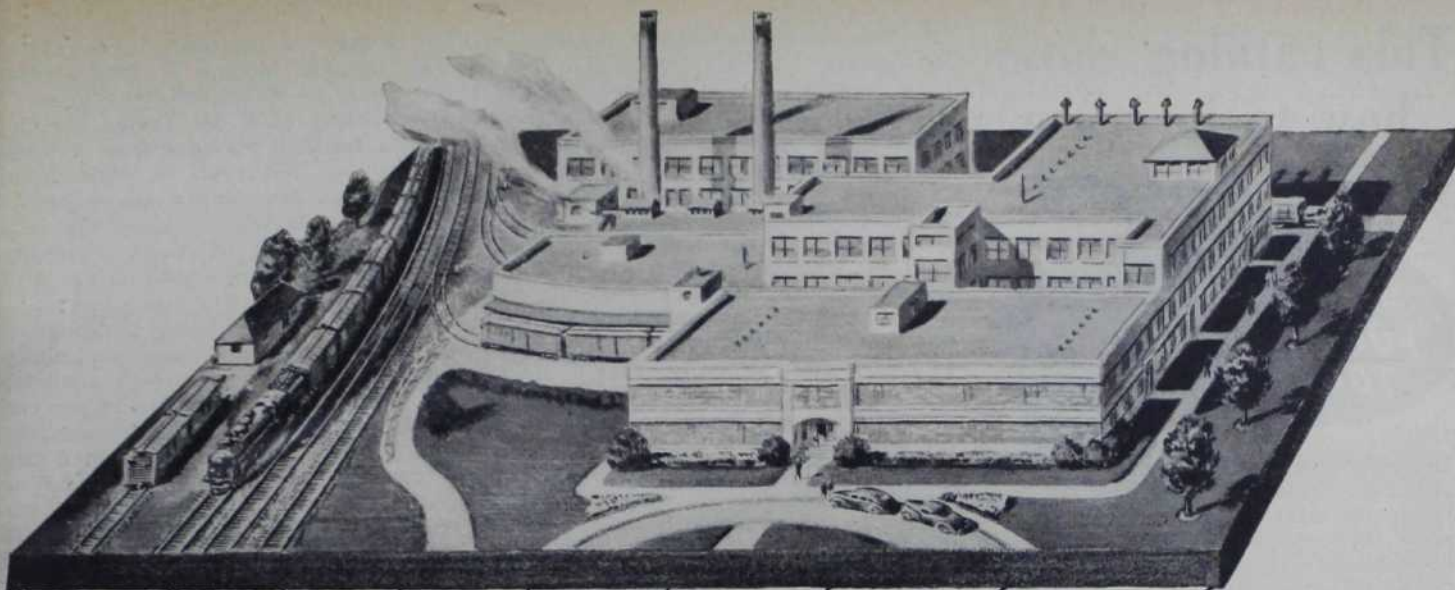
This, added to the demand for more than 300,000 new farm homes, gives us a conservative estimated need for at least 2,300,000 new houses to be built as soon after the war as possible—maybe at an accelerating rate of 500,000 to 850,000 annually for four years or more.

Various public housing officials claim there is dire need for no less than 1,000,000 new nonfarm homes and apartment units a year for the next ten years, plus the improvement or replacement of 400,000 substandard units, and the modernization of 200,000 to 400,000 farm homes a year.

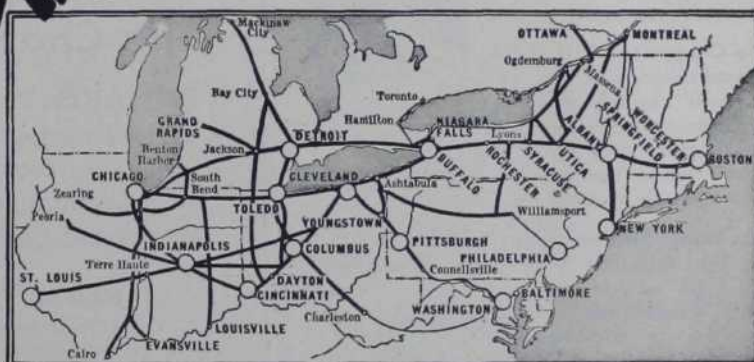
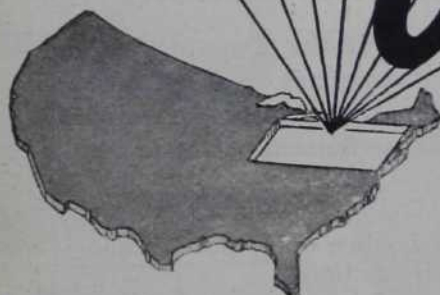
Furthermore, these same public officials propose that one-third of the new or reconstructed units should be of the type to rent for less than \$30 a month to meet the needs of the lower-income families. Construction of these units,



When we went to war, permanent new house construction fell off nearly 50 per cent. After victory, we'll need at least 2,300,000 new homes



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they say, should be subsidized with public funds.

If postwar annual income reaches \$140,000,000,000 and postwar activity follows past experience, nonfarm residential building (half the private construction total) would come to \$6,930,000,000—enough to build 693,000 ten-thousand dollar homes.

Those who try to be realistic think the construction industry would deserve a big pat on the back if, during the first five years after victory, it could average \$4,000,000,000 annually for nonfarm housing, plus maybe \$350,000,000 a year for farm homes—some 3,400,000 dwelling units in five years. As for additions, alterations and major repairs of all housing types, the first postwar year's volume is not expected to exceed \$700,000,000.

Private non-residential: Over a long pull we can expect expenditures for the construction of new (or supplementary) commercial and industrial buildings—including religious, private educational and social buildings, as well as privately owned utility buildings—will total a trifle more than one-quarter of the private construction volume. Hence,

this portion of the total, under a postwar national income of \$140,000,000,000 would be \$3,465,000,000 a year.

According to F. W. Dodge Corporation, a backlog of more than \$10,500,000,000 in this type of construction awaits the availability of manpower and materials. In addition, the retail trade would like to spend more than \$1,000,000,000 for modernizing store fronts and interiors.

Construction, excluding buildings, by privately owned utilities (communications, gas, light, power and transportation services) amounted to 18 per cent of the private total spent between 1915 and '43. If this ratio is maintained after the war, this type of activity would account for \$2,494,800,000 worth of new work a year. At present, private utilities have plans for spending about \$3,000,000,000 on construction during the first four years after V-day.

For the 29 years preceding 1944, farm service buildings (not homes) were constructed at the average rate of \$295,300,000 a year—a little more than five per cent of all private construction. Following the same rate of expenditure under the postwar goal would raise the figure to \$693,000,000 a year. Present

The Chamber's Recommendations

EDWARD P. PALMER, chairman of the Construction and Civic Development Department Committee of the National Chamber, recently made these recommendations while testifying on postwar planning before the House Subcommittee of Public Works and Construction:

1. Federal Government should finance only those public works which lie within its jurisdiction.
2. Federal tax structure should be revised so as not to hamper state and local governments in achieving financial independence.
3. Congressional scrutiny of federal public works projects should be broadened to assure better consideration of needs, costs, and ability of the taxpayers to meet the bill.
4. Competitive contracts should be more widely used to assure economy.
5. State and local governments should cooperate with the federal Government in advance planning of public works, to be ready for transition period when materials are available and additional employment essential.
6. Federal Government should collect and make available current statistics on construction volume and employment as a first step toward stabilizing construction.
7. Private construction should be stimulated by revising tax policies to remove deterrents to expanding activity.



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backlog for this type of activity is estimated to be \$350,000,000.

After the war, private non-residential construction, both commercial and industrial—including additions, alterations, modernization and major repairs—will be doing well if it can reach \$1,500,000,000 the first year and increase gradually to \$2,500,000,000 within five years.

Public construction: During all except war years, expenditures for publicly financed construction can be generally expected to run about one-third of the total volume of new work. If that ratio is resumed in the postwar years, and if national income reaches \$140,000,000,000, then public expenditures for construction may total \$7,140,000,000 annually—with new work running around \$5,236,000,000.

As a rule something like half of such appropriations go for highway construction. Already Congress has passed a bill calling for \$1,000,000,000 annually, to be spent on highways during the first three postwar years, the states to put up 50 per cent of the funds.

Less than half of our state and local authorities are already contemplating public works projects which now total \$13,000,000,000; but only seven per cent of the plans are completed.

Government-owned utilities, industrial buildings, reclamation, flood control, rivers and harbors, and other public projects—mostly federal—are expected to total some \$900,000,000, all of which are to be finished as soon as possible after victory.

Furthermore, Navy and military construction may be expected to assume greater importance and volume in the years ahead—possibly at the rate of \$150,000,000 annually—for several years at least.

Summing up the postwar construction picture, it is readily apparent that the demand for different types of projects would easily meet the new-work goal of \$15,400,000,000 a year plus a repair and maintenance goal of \$5,600,000,000—for a few years, anyway. But it is well to remember that the industry has never before, in peacetime, been able to double the preceding year's business. Last year's construction volume was not quite \$4,000,000,000.

Further, various planners have often pointed out that if each segment of our economy—agriculture, amusement, distribution, insurance and finance, manufacturing, mining, transportation and others—were to increase its 1940 employment requirements by 30 per cent, about 59,000,000 workers would be needed. If this were done, the construction industry's share would be 2,672,000 jobs. On the other hand, a construction goal of \$21,000,000,000 a year would call for some 3,500,000 on-site workers—an employment increase of 70 per cent instead of 30!

Some dubious thoughts: Regardless of the tremendous needs for more housing, slum improvement, limited-access

expressways, water and sanitation facilities, school and industrial buildings and other new structures—not to mention improvement and repair requirements—no new construction records will be made if certain bottlenecks slow up the work.

Spokesmen for the industry claim that, one year after V-day, it will have the capacity to operate at a rate which will provide 2,400,000 on-site jobs and to stimulate the employment of 5,000,000 others off the site. But it can only do this if plans and specifications are drawn up in advance so that an immediate start can be made on hundreds of projects when conditions permit.

Local and state law-makers must act quickly to place their planning, zoning, building codes, taxation and condemnation procedures and health regulations in good order.

Excessive federal controls and regulations may well suffocate many postwar construction programs, particularly by causing a scarcity of construction equipment, and certain supplies and materials. Moreover, the 16 different federal housing agencies are causing confusion among the small builders, and the small-home finance companies.

Before the war, and during it, federal housing authorities have finished project after project, only to throw them into a "no-man's land" of jurisdiction—where no one is responsible for their operation, cost or maintenance.

Brighter side: The savings of individuals and unincorporated enterprises during the past six years (1939-'44) total almost \$126,000,000,000. Before victory this will increase. Most of these savings will be more or less liquid, readily available for payments on consumer goods, new homes, alterations and other construction needs.

In addition to individual savings, some 37 states now hold reserves exceeding \$2,200,000,000. Numerous municipalities have also set up substantial reserves.

The credit position of many states and local governments, especially as to short-term obligations, is splendid.

All this adds up to some "better days" ahead. The record shows that, down through the years, expenditures for construction are high when the value of the total national product and the levels of real income are high thus encouraging the expansion not only of industrial and commercial facilities and new housing, but also institutions, highways, sanitation, drainage and other projects contributing to the general welfare.

Nevertheless, good or bad, high or low, the construction industry, although it may be in for some sudden adjustments (more prefabrication, new techniques and materials and a larger percentage of off-site man-hours per job), will, without a doubt, continue to consist of mainly general contractors, special-trade (sub-) contractors, and builders, large and small—none of whom would willingly risk putting a worker on the pay roll without a reasonable chance to meet the wage.

A Friendly Suggestion

Repair and replacement cost is steadily rising.

Fire losses have reached the highest peak in years.

We strongly recommend that you review your present insurance status with your local agent who will gladly make a survey of your needs and submit his recommendations.

THESE RESOURCES PROTECT OUR POLICYHOLDERS

121st ANNUAL STATEMENT as of December 31, 1944

Assets		Liabilities	
Cash in Banks and Trust Companies	\$10,300,135.96	Reserve for Unearned Premiums	\$13,683,754.83
United States Government Bonds	17,068,796.57	Reserve for Losses and Loss Expenses	4,945,426.00
Other Bonds and Stocks	16,609,869.52	Reserve for Taxes and Expenses	931,500.00
Mortgage Loans on Real Estate	91,037.50	Other Reserves	1,424,253.70
Real Estate	4,750.00	Capital	\$ 2,000,000.00
Premium Balances Receivable (Not over three months due)	2,264,590.21	Net Surplus	23,923,846.05
Bills Receivable, Not Due	293,425.84	Surplus to Policyholders	25,923,846.05
Interest Accrued	76,728.13		\$46,908,780.58
Other Assets	199,446.85		
Total Admitted Assets	\$46,908,780.58		

Securities carried at \$3,431,436.01 in the above statement are deposited as required by law.

On the basis of December 31, 1944 Market Quotations for all Bonds and Stocks owned, the total admitted assets and surplus would be increased by \$1,095,053.66.

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Baldwin Locomotive Steams Up

(Continued from page 31)

ended and prosperity continued for a time. Baldwin had expanded its activities. To the original Baldwin company had been added, in addition to the Standard Steel Works, the companies known as the I. P. Morris, Southwark, Cramps, De La Vergne, Pelton, Whitcomb, and Midvale. Like Baldwin, Southwark and Cramps had their beginnings in Philadelphia more than a century earlier.

Business stopped growing. Business stopped. The 19 acres in the business center of Philadelphia had been counted on as a salable asset in the process of expansion. It proved to be unsalable except at unwise prices.

Baldwin went through 77-B. This was more than a business calamity. It was a tragedy. The whole business firmament felt the shock.

Today Baldwin is out of debt. Not even a bond issue, except a tiny one which was never offered for sale, stands between the profits and the stockholders. It has abandoned the one-crop policy of its first formative century. Perhaps in future years the world may not buy many locomotives. Not even today's great Diesels and the Diesel-electrics and the steam turbines which are hauling unbelievable loads at incredible speeds when speed is required. A new gas-turbine engine is being studied.

"It's the next thing in sight," said President Ralph Kelly. "It might take us ten years to perfect it—work out the bugs."

Baldwin engineers are particularly proud of the four-cylinder Duplex locomotive now serving the Pennsylvania Railroad in high-speed passenger service. It not only adds miles per hour but takes a good deal of the chug out of riding. A still newer development—one whose potentialities are not yet fully known—is the direct-drive steam turbine locomotive, the first of its kind to be built in the United States. Built with the collaboration of the Pennsylvania Railroad and the Westinghouse Electric and Manufacturing Company, which supplied the turbines, it opens a new field in steam locomotive research.

Baldwin and Westinghouse collaborated in building electric locomotives for the first extensive railroad electrification in the United States. This was for the N. Y. N. H. and H. in 1907. Perhaps the most notable examples of the electric locomotive in use today are those which serve the Pennsylvania Railroad between New York and Washington and west on the main line as far as Harrisburg, Pa. Many of them are Baldwin-Westinghouse engines. The first Baldwin-Westinghouse main-line Diesel-electric has recently been put in service. It is a 2,000 horsepower unit suitable for freight or passenger service.

For heavier traffic two or three such units can be coupled, forming either a

4,000 or a 6,000 horsepower locomotive.

The list of other things Baldwin has to sell covers—as it seems to the lay mind—most of the heavy things that are built of steel and its affiliates. All kinds of engines, of course, for use on land and sea. Forgings, castings and rolled products on Standard Steel's 879 acre plant at Burnham, Pa.; brasses and copper alloys and compositions at Cramps; the largest output of bronze ship propellers in the U. S., as well as the largest propellers; hydraulic equipment including some of the largest power turbines ever built; refrigerator equipment; specially designed heavy machines at the Southwark plant; and steel castings and weldless steel tires at Midvale, which is the one member of the group that is not wholly owned by Baldwin. In its history is the first contract for gun forgings of open hearth steel ever placed with an American producer by the U. S. Navy.

The list covers three pages in a Baldwin booklet. The items are too many to count. The Baldwin plan is to be ready for whatever may follow the peace. Diversification is the watchword for after the war.

Sample of American business

ALL of which adds up to evidence that Baldwin simply could not happen anywhere else. It is American business seen in a giant mirror. The man who would be a pessimist about America's tomorrow should make a tour of the plant. It is probable that every other great enterprise of the day has gone through experiences which at least roughly parallel that of the Baldwin Locomotive Company. The inflow of business occasioned by the war has had much to do with the present position of all, but back of that immediate prosperity is American teamwork. The heads of the many divisions know their business. Then they are held responsible.

Over all is the management.

During those years in which Baldwin was becalmed—the doldrum decade—a kind of paralysis had crept into the company. That may be an unkind thing to write, but it appears to be the truth. Baldwin was not the only great corporation to suffer. Few sales were being made, and selling is the lifeblood of business. It not only brings in money, but it keeps all hands on their toes. A sale is a warranty of quality and a boost to ambition. When no sales are made the spirit goes out of even the best corporation ever put together.

The heads of the Baldwin departments met at regular intervals and made sad reports. Presently books of rules had somehow developed. The watchword was discipline. Each man in the plant knew what he was expected to do, when, how, and how much. It was almost a goose-stepping. It did not seem worth

while to do anything else. There was nothing else to do.

Then Charles E. Brinley was called in.

He had been the president of the American Pulley Company which was a small affair compared to the huge Baldwin. Various directorates evidence the breadth of his personal operations—General Steel Castings, Penn Mutual Life, Philadelphia Electric, and Midvale among them—he is a Chestnut Hiller, which in Philadelphia is a guarantee of many very sound things as well as social standing.

He has the figure of a guardsman. Tall, trim, straight backed, alert. His hair is gray, he wears a closely cropped gray mustache. His blue eyes are noticeably bright and his gaze direct. His manner is that of the successful executive. Crisp, good-tempered, decisive. His mouth is firm, rather thin-lipped, with a suggestion of humor. The door of his office as chairman of the board is open to everyone who has business with him. In some companies the position of chairman of the board is an honor conferred on a faithful servant who has grown tired.

Not that way at the Baldwin Company.

In 1938 the directors of the Baldwin Locomotive Company cast about for a policy maker who would be a reviving influence. Their eyes fell on Brinley. He had started with American Pulley as timekeeper and worked his way up. Business knew him. He had been active in civil affairs. He had ideas. But he was 60 years old. Many business men begin to think of retirement when they reach that age. Brinley was full of energy as a dynamo. When the Baldwin directors approached him he said, "Yes."

"I'm only 60 years old," he said. "I'd like to do one big job before I quit."

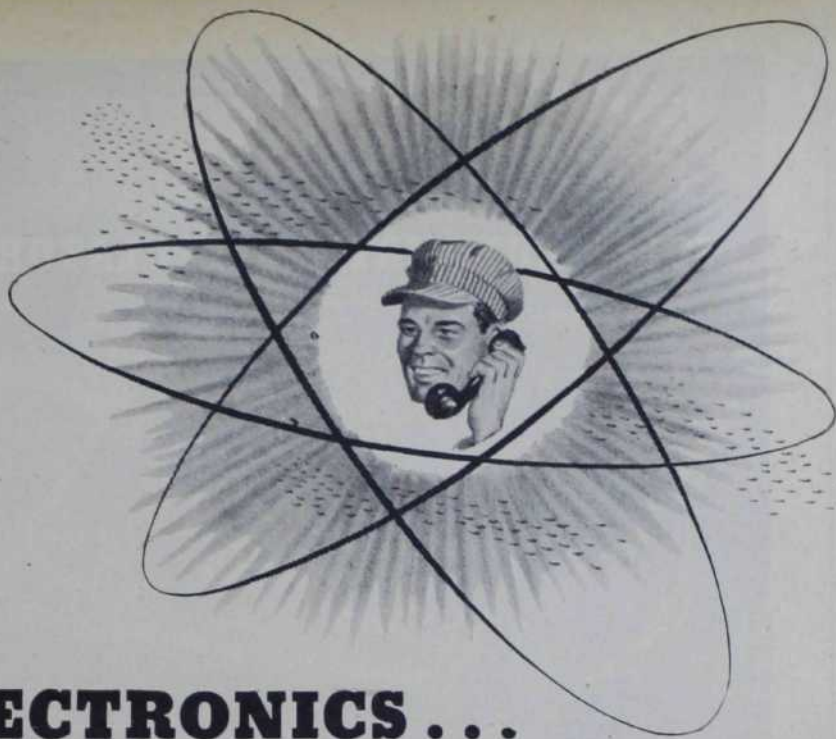
New company policy

HE BEGAN as executive vice president. The first thing he did—the very first thing—was to throw away the books of rules. Then he called in the heads of departments.

"From here on you are on your own," he said. "Come to me when you are puzzled or need help. I'll fix the company's policy. That's what I am here for. You get out the goods. If you can't do it I'll get someone else. The responsibility is on your shoulders."

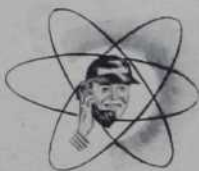
Brinley knew what was going on. He graduated from Yale in the academic course in 1900 and in the engineering course in the Sheffield Scientific school in 1901. His active life had been spent in contact with engineers and engineering. No one wants to fool him. His men say it would be a hard thing to do.

Baldwin took on new life. The trend was strongly toward Diesels but Brinley realized that steam was not done. Many coal roads prefer steamers for obvious reasons. Some of the later types are as impressive as ocean liners. Some used on the Duluth, Missabe and Iron Range road weigh more than 1,000,000 pounds, tender included. The 1,008-mile



ELECTRONICS . . .

are workin' on the railroad



"Train Three-One-One to yardmaster . . . Train Three-One-One to yardmaster . . ." Yes, radio communication has been tested, and it's working on the ROCK ISLAND LINES.

Almost a year ago, ROCK ISLAND was the first railroad to receive its own permit from the Federal Communications Commission to test radio in connection with the operation of its trains. Regular installations were made, engineer-to-conductor-to-flagman, train-to-yardmaster.

The ROCK ISLAND LINES established an Electronics Department. Experiments also include transmission of written messages in facsimile by radio, induction and radio telephone between engine and caboose and between stations and moving trains, portable short-wave radios that automatically bridge gaps in storm-damaged communication lines . . . and microwave-radar developments.

This is another practical example of the working of ROCK ISLAND LINES' Program of Planned Progress. Yesterday's planning provided a war-ready transportation system which is doing its wartime job with notable efficiency. Today's planning will provide finer, safer, swifter transportation . . . tomorrow!



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run of the North Coast Limited, one of the longest in the world, is done without changing locomotives.

Tenders on some of the heavies carry 25,000 gallons of water. In 1921, 162 pounds of coal were required to haul 1,000 tons one mile. Today the same work can be done with 114 pounds. Baldwin has built 115 locomotives in a single month. The company will book up to 125. In its 114 years of life, someone with an eye for figures has stated, the company has averaged one engine every 14 hours, day and night. After the First War hundreds of locomotives were put through the shops for repair.

Of course, war demands were responsible in part for Baldwin's present prosperity. The Army and Navy wanted everything. Ordnance was built, tanks constructed, and engines and then more engines. Because no water is to be found on the desert, Baldwin turned out Diesels for the African campaign.

All this under the constant pressure from which all American manufacturers were suffering at that time. There were no men—during the depression the working force had been scattered. Baldwin took in every man to be found—clerks, farmers, bartenders, cab drivers—and trained them. Somehow, by some extraordinary tempering of the mind, they did the work required and did it well. By their side worked hundreds of women:

"Just as good as the men at their jobs," says President Ralph Kelly, Harvard 1909, Westinghouse, and sailor. During the First World War he was a lieutenant in the Navy and he still looks it. Square, muscular, blue-eyed, bronzed. He is in charge of the operations of the company's many plants, subject to the policy-making of Chairman Brinley. He is particularly proud of the record of the women as operators of cranes. They pick up ton-weights as though they were needles. They are cool-headed and precise. He is at some pains to select pleasant jobs for them—not easy jobs—but jobs in which:

"The men will let them alone."

Fair to the workmen

HE IS not paternal, because no workman wants a volunteer father, and he is not fraternal, because the man does not want a brother. He is fair and considerate which is all they ask. Discipline in a great shop boils down to friendly relations and hard work.

President Kelly thinks that, when the Japanese war has been cleaned up and put away, there will be a period of bountiful business. The world will need so many things. One of them will be SR-4.

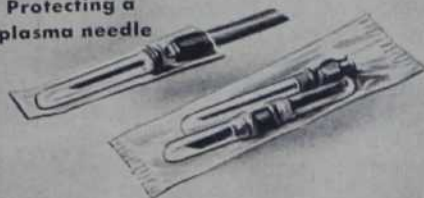
"Engineering will at last be a science instead of guess work."

He quoted F. G. Tatnall to that effect. "He can sell SR-4 to anyone."

SR-4 is a bobby-pin-sized miracle. It is a thin wire, a couple of inches long, which is first cemented to a cigarette paper. Then the paper is cemented to any element of construction of which the strain resistance must be tested.



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anti-gas capes

Protecting
gas masks



Protecting
ammunition



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only a few of these packaging advances. Many, many more are doing equally important jobs all over the world . . . and still more are in the process of development.

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DIVIDEND NOTICE

Common Stock Dividend No. 117

A cash dividend declared by the Board of Directors on Mar. 14, 1945, for the first quarter of the year 1945, equal to 2% of its par value, will be paid upon the Common Capital Stock of this Company by check on Apr. 16, 1945, to shareholders of record at the close of business on Mar. 30, 1945. The Transfer Books will not be closed.

E. J. BECKETT, Treasurer

San Francisco, California

Continental Atmosphere



TARIFF
from
\$6

FRANK E. WEAKLY, (President)

16TH & K WASHINGTON, D. C.

Engineers have tried to find a strain-testing meter ever since modern engineering developed. An electric wire attached to the gauge reports the variation on a recording device. Glenn Martin uses it to find how much the wings of his airplanes can stand. Architects test the steel structure of building or a bridge in course of erection.

The inventor is E. E. Simmons, at Caltech in California. He invented it "because it had to be done and there was no other way to do it." When he was given the Longstreth Medal by the Franklin Institute, being surrounded by men of immense importance in science and industry, he wore a sweater and disheveled pants.

There are enthusiasts who say the Tacoma bridge disaster might have been foreseen by SR-4.

If a skyscraper has a weak spot in its skeleton SR-4 puts the finger on it. Cost about 50 cents per needle. Weight, the fraction of an ounce.

At the Baldwin plant they use it to measure the strength of huge engines which, like it, and machinery, Baldwin will be ready to sell to the world when peace comes. Baldwin will not let 1932 happen again.

The Challenge of the Modern Crusade

(Continued from page 30)
farms is definitely a thing of the past.

3. A system of social security has been introduced which will prevent a sharp decline in the demand for consumers' goods, even in periods of declining business activity.

4. Pension plans have been adopted by many corporations, thus adding to the economic security of the individual.

5. Measures have been taken to assist the returning veterans and to fit them into a healthy economic system.

A great deal, therefore, has already been accomplished within the framework of private enterprise and democracy.

The problems of Europe and of the rest of the world are not the same as ours. They face the task of rebuilding a war-shattered economy, of settling a large number of people. Above all they are, to a much larger extent than we, dependent on foreign trade. If the United States solves the problem of avoiding periods of depression accompanied by large unemployment and if the standard of living of this country continues to rise at a faster rate than in those countries where the means of production are largely government-owned or controlled, foreign nations will again realize the blessings of private enterprise and will try to emulate our system.



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"Such an attractive car. And comfortable seats."

"Best part of that, the seats are ours for the whole trip. Numbered and reserved. No scrambling or overcrowding on this train."



You are planning and dreaming of travel, when war's emergencies are over. The railroads, too, are planning—to give you more and finer trains. You will see new stainless steel, streamline trains, built by Budd, many of them one-class or Sleeper-Coach trains which give you both luxury and economy. Budd builds of gleaming stainless steel for strength and safety—builds reclining chair cars of most modern type, sleeping cars, dining cars, tavern and observation cars, and complete trains.

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The Rise of the Goober

By ART BROWN

PEANUTS have come into their own. For many years, peanuts have been associated with the inconsequential. Even in the dictionary, one definition for the word "peanut" is "small, petty."

But the peanut has outgrown that category.

Peanuts today represent big money. The war has been largely responsible. After victory, the peanut industry—along with our other newly developed vegetable oil industries—may face a serious nose dive.

Curtailment of vegetable oil imports (coconut oil from the Philippines, palm oil from the Dutch East Indies, olive oil from the Mediterranean area) greatly expanded the market for peanut oil—as well as for soybean oil, corn oil and cottonseed oil.

At the same time, shortages of certain foods and of certain ingredients used in candy and bakery goods created an unprecedented demand for peanuts and peanut products.

The peanut growers rose to the occasion, practically doubled their output, and more than quadrupled their income.

Goobers are now one of the South's major money crops.

Last year 2,177,670,000 pounds of peanuts were picked and threshed, according to the Department of Agriculture, as compared with 1,211,700,000 in 1939.

The 1944 harvest netted the growers \$188,000,000 in cash as against \$41,000,000 in '39.

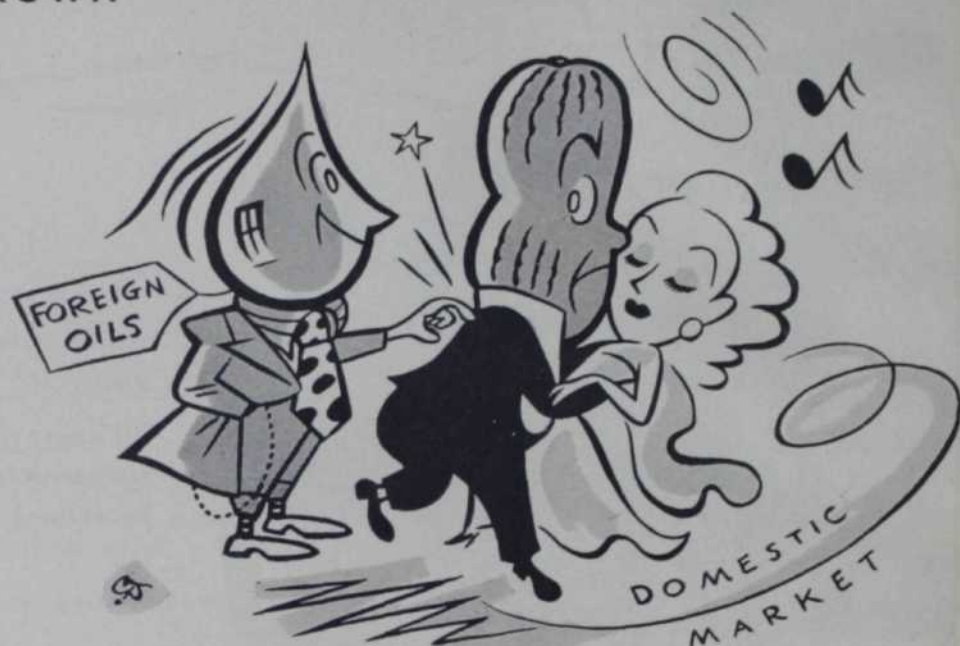
Add to the '44 crop the value of the peanuts raised for seed, for home use and for hog feed—and the farmers' return was well over \$220,000,000.

New uses: The peanut possesses wide possibilities. Its oil can be used to make soap, shaving cream, cosmetics—also such food products as mayonnaise, salad dressing and margarine (though margarine's principal raw materials are soybean and cottonseed oil). The peanut is richer in vitamin B-complex than liver.

From the peanut can be made plastics, adhesives, dyes and a new silk-like fiber which can be used with wool or woven into cloth by itself.

Peanut flour is finding new uses, particularly in the confectionary field. Peanut butter is becoming increasingly popular (nearly a third of the 1943 crop went into peanut butter).

In recent experiments, the Hillman Clinic of Birmingham, found that persons suffering from undernourishment diseases respond favorably when peanut butter mixed with 25 per cent yeast is



THE PEANUT, bountiful source of raw materials, has become one of the South's major money crops—and plans not to crawl back into its shell

added to their diet. Appetites improve, weight and strength increase.

Yeast-peanut butter, the Clinic points out, contains more protein than steak, as much carbohydrate as potatoes, and half as much fat as butter.

Peanut meal is becoming more and more important as a high protein content feed for livestock.

Even the shells have value. Peanut shells serve as a linoleum base and as a substitute for cork in bottle-top liners. Peanut shells are used to clean carbon from aircraft engines, for making paperboard, floor sweeping compounds, insulating materials, and as a base for commercial fertilizers.

Postwar outlook: What will the peanut industry be up against when peace comes? In some respects, the outlook is none too bright:

1. Demand for peanuts for war uses will end.
2. Other foods, for which peanuts have been pinch-hitting, will again be plentiful.
3. Imported vegetable oils will again be available, and at least some of the manufacturers, who have been using peanut oil as a substitute, want to switch back to coconut oil.

"Coconut oil is an ideal suds-maker," some of the soapmakers say, "and cheaper."

Some of the baking companies and salters now using peanut oil as an alternative material want to return to coconut oil.

"For making fillers for cookies and icings for cakes, coconut oil is satisfactory—and is cheaper."

4. The peanut will doubtless have a new competitor after the war in the babassu palm nut. About 13,000,000,000 babassu palms grow wild in Brazil. Each tree bears two to four bunches of 200 to 600 nuts twice a year.

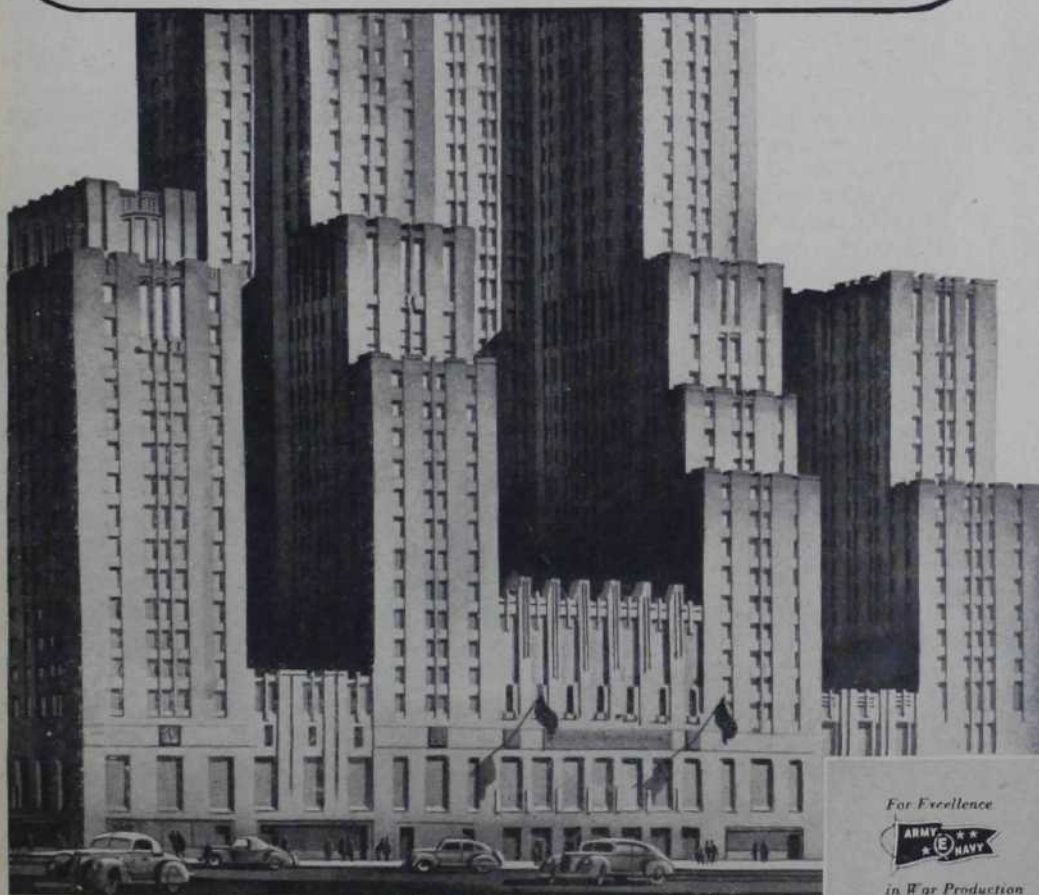
The babassu nut is as large as a lemon, contains two to six kernels—and, by weight, the kernels are two-thirds oil. The oil has a pleasant taste, is a substitute for olive oil, lard and coconut oil. It can be made into soap, varnish, artificial silk, can be used as a lubricant, and can even serve as a fuel for internal combustion engines.

5. In addition to facing new and renewed competition from foreign oils after the war, the peanut industry will be up against domestic cottonseed, soybean and corn oils,



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all of which are similar enough chemically to be strong contenders for the same markets—and all of whose markets have expanded during the war, for the same reasons the peanut industry's markets have expanded.

But the peanut industry is not planning to crawl back into its shell. To hold its present gains, develop new and better products, and to win new markets, the National Peanut Council expects to raise and spend \$300,000 a year for the next three years on research, advertising and promotion.

Foreign competition: Biggest stumbling block, of course, will be foreign competition. Business men in general feel that, if the peanut industry is to be preserved at anywhere near its present size—if any of our newly developed vegetable oil industries are to be preserved, for that matter—adequate protection must be had against cheap oils from abroad.

The National Chamber of Commerce is on record as favoring reasonable tariff protection for any branch of agriculture which is of benefit to any considerable section of the country and which is subject to destructive foreign competition.

How wrong while it is to try to keep the peanut industry from slumping after the war?

Compared with agriculture's total annual income (it was \$22,700,000,000 in 1943, latest year for which complete figures are available) the millions of dollars which the South receives for its peanuts may not seem very important.

But the buying power which these millions represent is vitally important to the southern farmers who otherwise might have little or no cash. And it is important to the rest of the country.

If the peanut growers and distributors in Hugo, Okla., Thomasville, Ga., and Suffolk, Va., have millions to spend postwar, those millions will create jobs for the automobile worker in Detroit, the clothing maker in Rochester, the paint maker in Pittsburgh.

The southern farmers with money to spend will buy washing machines, refrigerators, bath tubs and plumbing fixtures—all of which require steel to build.

They will buy farm machinery, farm tools and household furnishings—all of which require machine tools to manufacture.

All down the line and back again, the farmers' buying power will help build other buying power—all of which will help keep industrial America busy. The sheller, crusher, salter, candy maker, warehouseman, manufacturer of peanut products, distributor, retailer, each will earn his share of profit on the peanut crop, and each will buy more industrial goods. As a result, the industrial worker himself will have more employment and will, in turn, become a better customer for both industrial products and farm goods.

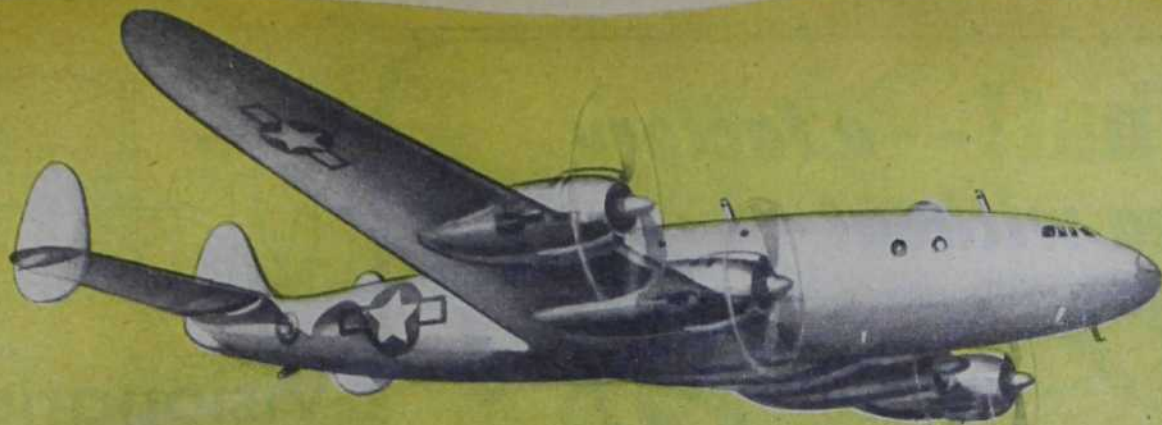
The time is past, of course, when America can afford to be isolationist. But, while we are accepting our responsibilities overseas, we cannot afford to overlook our opportunities at home to bolster our own markets for our own products, to keep productive our farm acreage which otherwise might remain idle or be devoted to crops already in excess supply—and to step up our standards of living.

Within the 48 states, opportunities exist for a volume of trade among the different sections of America which most nations can equal only through international trade. The sole hitch is that the various sections of our country must be able to develop their resources so that they will have the wherewithal with which to buy.

The peanut industry—and our other recently developed vegetable oil industries—have brought new wealth and buying power to the southern farmer. If these industries can be prevented from taking a postwar nose dive, our whole economy will benefit.

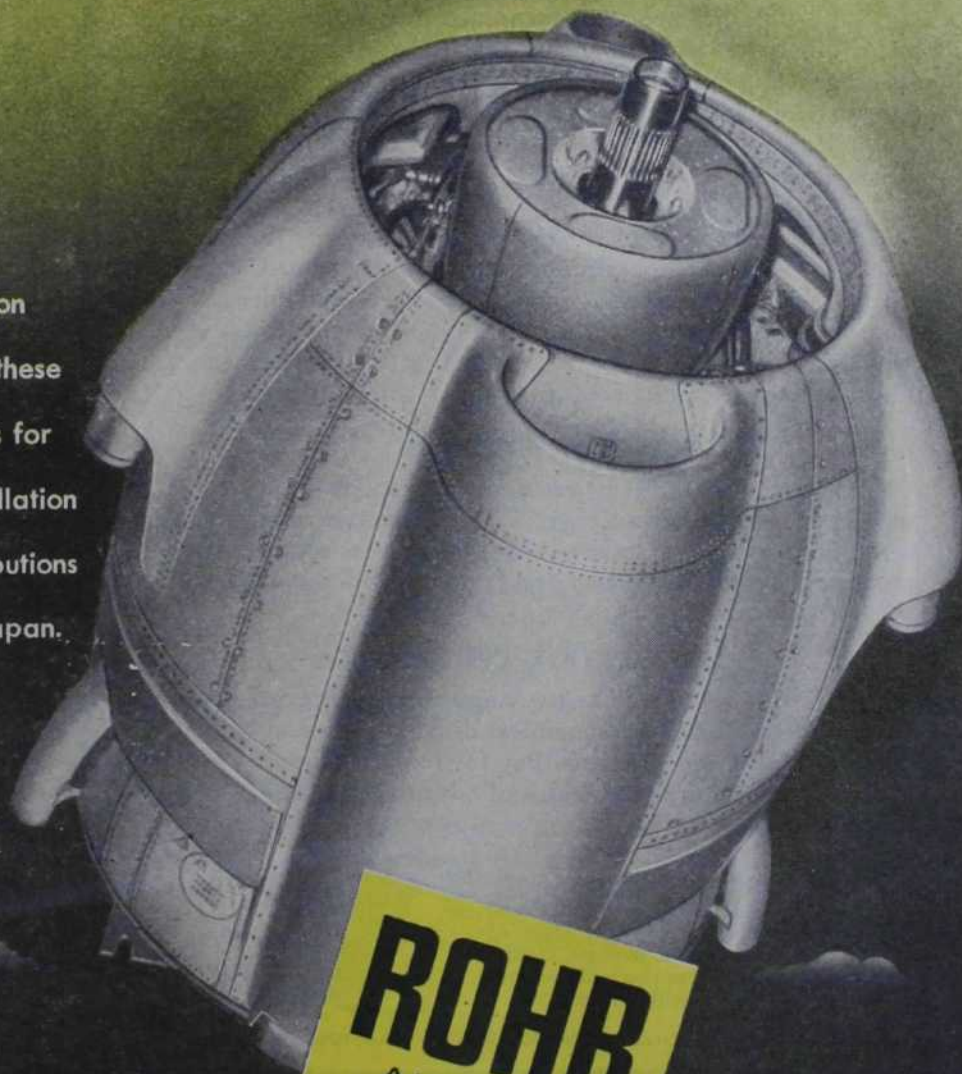


"... However, we must realize there is a war going on! We must carry on the task—and forget about extra sugar allotments for having a taffy-pulling party!"



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huge power plant nacelles for
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Another thing you *won't* find in Santa Clara County is factories squeezing into a small area—shoulder to shoulder. There's room in Santa Clara County. Room for decentralized industry. Room for workers to live in detached suburban homes on tree-lined streets or on small farms.

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WRITE FOR THIS FREE BOOK

But why not get the facts—all of them! "Post War Pacific Coast"—the story of Santa Clara County, is a 36-page, factual book, which will be sent you without cost. Write on your business letterhead.

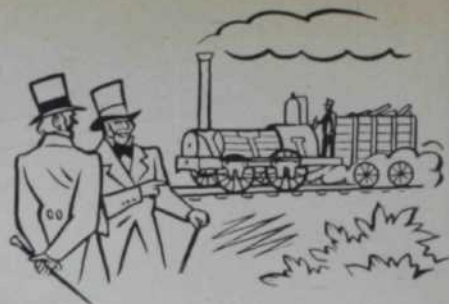


DEPT. N — SAN JOSE CHAMBER OF COMMERCE • SAN JOSE 23, CALIF.



**SANTA CLARA
COUNTY** *California*

The population center of the Pacific Coast



Visionaries:

FEW PEOPLE thought the rails would ever be able to compete successfully with canals

IF ONE of our great-grandfathers could return to earth, he probably would be amused by the current discussion of the future of the airplane as a competitor of the railroads and steamships.

Why would he be amused? Because he had heard it all before, only it was in the 'thirties of the past century—the impossibility of the costly, undependable railroads competing with established low-cost canals as carriers of freight.

The Erie Canal connecting the Hudson River at Albany with Lake Erie at Buffalo had been opened in 1825 and had revolutionized business. Practically all traffic from the West now passed through New York City. Philadelphia and Baltimore, which formerly had their share of this traffic, suffered heavily. Competing canal systems were constructed but they were handicapped because a canal cannot climb a mountain. The Alleghenies meant that boats had to be unloaded, dismantled and, with cargoes, dragged over the mountains.

Consequently all the business communities south of New York were intensely interested in the possibilities of railroads, which were already in operation in England.

It is difficult for us today to realize that railroads are only a little more than a hundred years old. It was in the year the Erie Canal was opened that a steam engine was first used on a railroad in England.

The construction of the first railroad in America was started July 4, 1828, financed by the merchants of Baltimore. The first spadeful of earth was dug by Charles Carroll, of Carrollton, the last surviving signer of the Declaration of Independence. Mr. Carroll said on this momentous Fourth, "I consider this among the most important acts of my life, second only to that of signing the Declaration of Independence, if even second to that."

The first section of fourteen miles of the Baltimore and Ohio Railroad was opened May 24, 1830. The rails were long pieces of wood with an iron strip on the top to prevent wear. Iron rails came much later. For the first year the



A THIRD WAR YEAR REPORT TO GUARDIAN POLICYHOLDERS

AS we enter the fourth year of our fourth major war since the founding of The Guardian, it is evident that the fighting front must continue to have first call upon manpower and materials. Therefore, we are again using this method of highlighting your Company's operations during its 85th year.

THE SECURITY BEHIND YOUR POLICY

In 1944, Guardian policy and claim reserves, as provided by state laws, increased by \$12,550,000 to a new high of \$174,530,000. Funds set aside as additional security to take care of unforeseeable contingencies increased by \$930,000 to \$8,450,000.

1945 DIVIDEND BASIS SAME AS 1944

For 1945—the 78th successive year in which your Company will have paid dividends to policyholders—dividends will be on the same scale as for 1944, and \$2,300,000 has been set aside for that purpose.

YOUR COMPANY AND THE WAR

Guardian investments in United States Government bonds increased in 1944 by \$18,690,000, matching almost dollar for dollar the total premiums received from policyholders.

Your Company and its field representatives have been active in assisting policyholders entering service to keep in force the life insurance they hold and to conserve the National Service Life Insurance they may buy.

Further, since dollars saved through life insurance are not luxury dollars but become spendable when most needed, they are a major factor in the vitally important battle to control prices.

LOOKING BACK TO 1944

New Guardian insurance purchased was 17% greater than in 1943; lapses, surrenders and policy loans were at a new low; insurance in force increased by \$33,350,000 to a new high of \$586,280,000.

The proportion of actual deaths to those anticipated by the mortality tables was 51.8%. A large part of your dividends are paid from the excess of benefit payments anticipated by the mortality tables over those actually becoming due.

Policy proceeds paid to beneficiaries in 1944 amounted to \$4,880,000; living policyholders received \$2,880,000. The total of these two amounts exceeded 1943 payments by \$290,000. Of total death payments, 8% were due to war.

LOOKING AHEAD TO 1945

Until the war is won in every phase, nothing can be permitted to interfere. Even while the war continues, one of our tasks in The Guardian is the retraining of Guardian employees and field underwriters returning from military service. We are proud of our many men and women who are sacrificing so much to preserve American freedom. We will fulfill our obligation to them and have already advised them of the guarantees they may expect.

Your Officers are deeply conscious, too, of the trust you have reposed in them—not only to administer your funds wisely, but to be ever alive to public needs as they change with new conditions.

★ ★ ★

This Report is not intended as a financial statement. A copy of the 85th Annual Financial Statement and additional copies of this Report may be obtained from any Guardian office.

JAMES A. McLAIN
President

SPEED VICTORY—BUY AND KEEP WAR BONDS

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INSURANCE COMPANY OF AMERICA

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the modern way to sell your products quickly, convincingly, completely

A national reputation for styling and quality manufacture has brought us the patronage of many of the nation's finest sales organizations.

No matter what your problem, we can produce for you efficient sales or adver-

tising portfolios that will pay you dividends. Naturally, present circumstances limit our production. We will welcome your inquiries and will contact you as soon as conditions permit. Write us today about your sales presentation problems.



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... "WE WONDER HOW we ever got along without it." This and the following is what one customer had to say about the

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SELF SYNCHRONIZING

finch facsimile

FINCH TELECOMMUNICATIONS, INC. - PASSAIC, N. J.

trains were drawn by horses. An attempt was made to use sails for power but it was unsuccessful.

In January, 1831, the company asked for proposals for the construction of a steam engine "which when in operation must not exceed three and a half tons in weight and must on a level road be capable of drawing fifteen tons, inclusive of the weight of the wagons, fifteen miles an hour."

However, the first locomotive used in the United States was one called the Stourbridge Lion, imported from England. The first one built in this country, called the Best Friend of Charleston, was used on the Carolina Railroad.

In 1835 a railroad was built connecting Boston with the Erie Canal at Albany. In the same year one connecting Albany and Buffalo was completed. According to a contemporary account, "Nothing was farther from the minds of the parties opening this line than a competition for the business of the canals."

Fifty years later a historian wrote: "Only a moderate degree of success, either financial or commercial, attended the railroads first constructed in this country. They were rude and insubstantial structures involving a heavy outlay for repairs and were very inadequate to the service even then required of them."

It was quite evident to everyone except visionaries that railroads would never be able to compete successfully with canals for transporting freight.

MORRISON COLLADAY

War Stamp Exchange

ARDMORE, Pa., has a War Stamp Exchange which may be unique in small communities.

This is the way it works:

A homekeeper takes any nice antique or art object that is gathering dust, and wholly unappreciated in its own home. Let's take a copper luster pitcher.

"I'd like to sell this for \$5.00," she says. The Committee accepts her valuation and immediately writes double the amount on the tag.

After a while in comes a gift-seeking lady who wants the pitcher the moment she sees it. "Oh, but isn't \$10.00 rather high?" she asks.

"Well, you really are only spending \$5.00 for the pitcher. The other \$5.00 we give you in War Stamps."

Pleased at the idea of getting two things for one ten-dollar bill, the lady buys. The owner of the pitcher gets \$5.00 worth of War Stamps. Result: \$10.00 worth of War Stamps are sold.

The Exchange is run by a Committee of Main Line women who take this way of doing something for the War. They sign up to be at the shop certain hours or days. The rent is donated by a kind friend, and everybody is happy, including the luster pitcher, which is now in a home where it is deeply admired and appreciated.

About Our Authors

Charles P. Trussell: Is no stranger to readers of the *New York Times* who find his by-line on a front page story about Congress nearly every day. A former city editor of the *Baltimore Sun*, he is now on the *Times* Washington staff.

Junius B. Wood: Former foreign correspondent, has been contributing a series of articles on international affairs to *NATION'S BUSINESS*. South America interests him this month because of the Inter-American Conference in Mexico, and its possible effect on the economic future.

Arthur Hawthorne Carhart: Went into the Forest Service after coming out of the first World War as a first lieutenant. Has been active in city and landscape planning and as Colorado director of wild life restoration. This still left time to do nearly 1,000 articles for national magazines and ten books.

C. C. Campbell: Former managing editor of a well known Washington news letter, is now acting as consultant for various industrial organizations and serving as correspondent for business and trade publications.

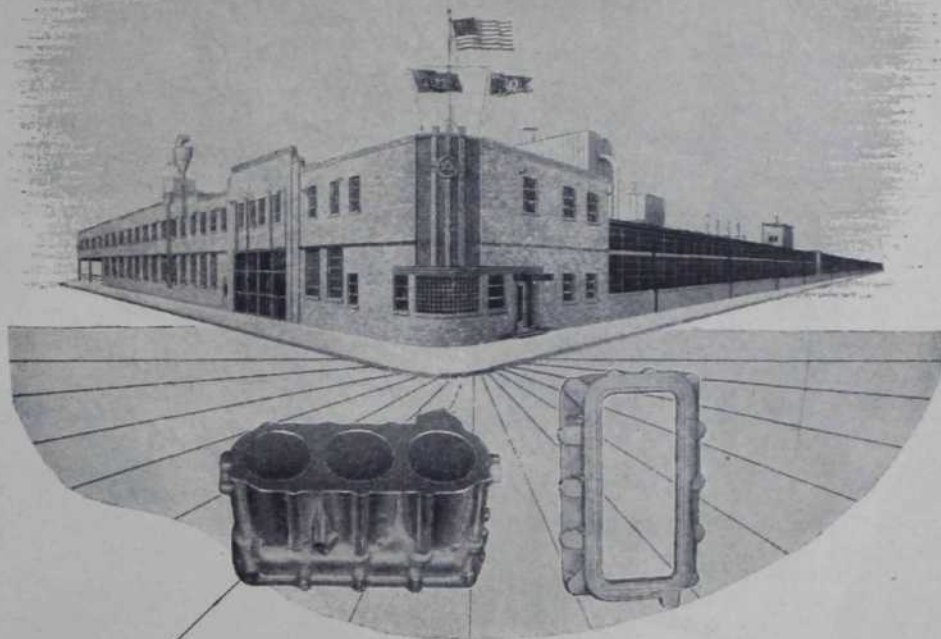
Marcus Nadler: Is Professor of Finance at New York University and economic consultant for a number of companies. He has written a whole shelfful of books on economic subjects as well as numerous magazine articles.

Fred B. Barton: Is a professional writer. He wrote the article on synthetic rubber while visiting his home in Akron between tours of duty as a war correspondent. He's back in France now.

Oliver Hoyem: Is editor of *Chester Wright's Labor Letter*, now in its eleventh year of reporting to employers what labor is doing and thinking. It is published by Chester M. Wright & Associates, Inc., a Washington service organization for business men who have labor, production and other problems which must funnel through government agencies.

Ralph Gates: Is at present with the Purchases Division, Headquarters Army Service Forces, of the War Department. Previously he was a consultant on stockholder and employee relations, and still earlier, in the advertising business.

John Lacerda: Is a Philadelphia newspaper man and correspondent for *Life*. His articles have appeared in various magazines.



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he'll want a place of his own. He's
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to start. I wouldn't want to close
anything till my boy gets back,
but I want to start looking around
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elderly people who might
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"I'm looking around for my boy"

YOU bet we'll help. That's one of the jobs our Agricultural Development Department is organized for. The Milwaukee Road has no farm land to sell but our agricultural agents are familiar with opportunities in the twelve productive Midwest and Northwest States served by this railroad.

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**THE
MILWAUKEE
ROAD**
★

Capital Scenes... and What's Behind Them



What's a creditor nation?

MEMBERS of the powerful Joint Committee on Internal Revenue taxation say there is no hope for a reduction in taxes until after the war with Japan has been won. The German war has not yet been hung on the line. Months ago an economist was quoted in this corner to the effect that our postwar debt might touch \$400,000,000,000. No other country was ever loaded with a debt that even approached that burden *per capita*.

"We can't help ourselves. We're in the game and we will have to play it through."

But some congressmen are beginning to ask why all the other nations loudly speak of us as the only "creditor nation." Sure we lent the money, but "how much of a credit is a bad debt?" They are beginning to ask if we are being kidded.

From a horse's mouth

IT isn't De Gaulle who is bothering the State Department, even if the President and the General refuse to play drop-the-

handkerchief with each other. It is the attitude of the French people as manifested through their representatives:

"They are the toughest bargainers in the world. We say

we will give them ten and they demand 15. Their attitude is not that we are trying to give them all the help we can but that we are trying to chisel our way out of an overdue debt."

Congress is beginning to get a little saddle-sore, too. The lend-lease contribution of a few more billions to France is countered by references to the \$1,400,000,000 gold credit France has in our banks. Some congressmen are beginning to see abysses before their eyes.

What a tangled web!

HIS friends say that Henry Wallace has promised to "be good," for an unspecified time. They have impressed on him that a Senate which accepted him with such reluctance as Secretary of Commerce can make him trouble if he pululates too abundantly. It is also observed that, if his ambition to be the presidential candidate in 1948 should collide with the plans of the titleholder:

"What could you do about it, Henry?"

There is the taint of plaintiveness in these warnings, because Mr. Wallace has a way of stumbling off the dock just as the chicken salad is being served. His friends repeat with forebodings the story of the Wallace visit to Madison, Wis., in 1940. Albert Schmedeman was the first Democratic governor Wisconsin had had in 40 years. Henry was Albert's guest. His job was to deliver a ringing speech for the Democratic candidate for governor to the large gathering at the University Field House. What did the unpredictable Mr. Wallace do but laud all the La Follettes, dead, living and unborn, and especially the La Follette who was the candidate opposing his Democratic host. His friends say they are going to try to keep him from being so dogged on pure.

An old family custom

AT the meeting of the Economics Club Fred I. Kent—every one knows this banker—said in effect that in our dealings with Europe we should get back to family practice. Not in these words, but—

"Just as long as Grandpa pays the bills the grandson will rip around in a red roadster. When Grandpa shuts down the kid will go to work."

The devastated countries need help so that they can go to work productively, but they do not need American dollars with which to rebuild city halls and theaters. The longer they are given free food the less inclined they will be to plow and build roads. He said—still in effect—that this might seem unkind to some people, but that's the way Grandpa managed his family when this country was young.

Maybe the lid is off

NOW that Congress has actually been stirred to curiosity about our threatened food situation, lots of stories are coming through about the oddities of our international affairs. There is the one, for instance, that UNRRA agents in some parts of Europe are required to wear British uniforms while they pass out American loaves and fishes. And the one told by a State Department sub-head-man:

"In a certain eastern country," said he, "there are representatives of six American agencies, all engaged in doing more or less the same thing and each diligently doing it in a different way. A special meeting was called of

the six representatives to deal with an important matter.

"The man who called it said that he did not want to hurt anyone's feelings. He merely wanted to suggest a change in the agenda:

"Suppose that we arrange our schedule of work," said he. "For five days a week we'll fight each other. On the sixth day we'll fight the Jap."

Back to the realities

IT is a pleasure to commend the bureau of the OWI which has been publishing books translated from the English and other languages for the instruction of the peoples of Europe in what the United States has been doing in the war. The bouquet is not for the books. They may be good or bad. And it is not for the effort; because it may have come too late. It is common knowledge that, in the department of propaganda, we simply have not been on the job—or have not been on the job either intelligently or industriously. Any returned war correspondent will say that Americans have been the patient Patsies:

"Europeans do not know what we have done or how much. The other Allies get most of the credit. When things go wrong or do not go or go backward it is always the dirty Americans who get the blame."

But the spirit and energy of this particular committee has triumphed over bureaucracy.

And business men did it

TO carry out this project \$450,000 was needed. Neither the Army or Navy could advance the money. No other department of government would give it or lend it. The Army and Navy wanted the books—General Eisenhower accentuated the positive—but could only pay against certified vouchers.

That's the law. Banks would not lend money to a non-profit-making enterprise.

So-o—

An outsider was found to guarantee a 30-day loan of \$50,000. A book was published, vouchers secured for the expenditure of every penny, presented for payment to the Army and Navy, a stout man was sent out to needle the Army and Navy daily until all the red tape was complied with and checks issued, and the bank loan was paid off. Then it was all done over again.

A commonplace in business, of course, but a pin in the padded chairs of bureaucracy.

Bird notes in spring

THE older residents in the OWI expect that organization will be junked one of these days, but they are not worried:

"Most of us will be transferred to the State Department where Assistant Sec-



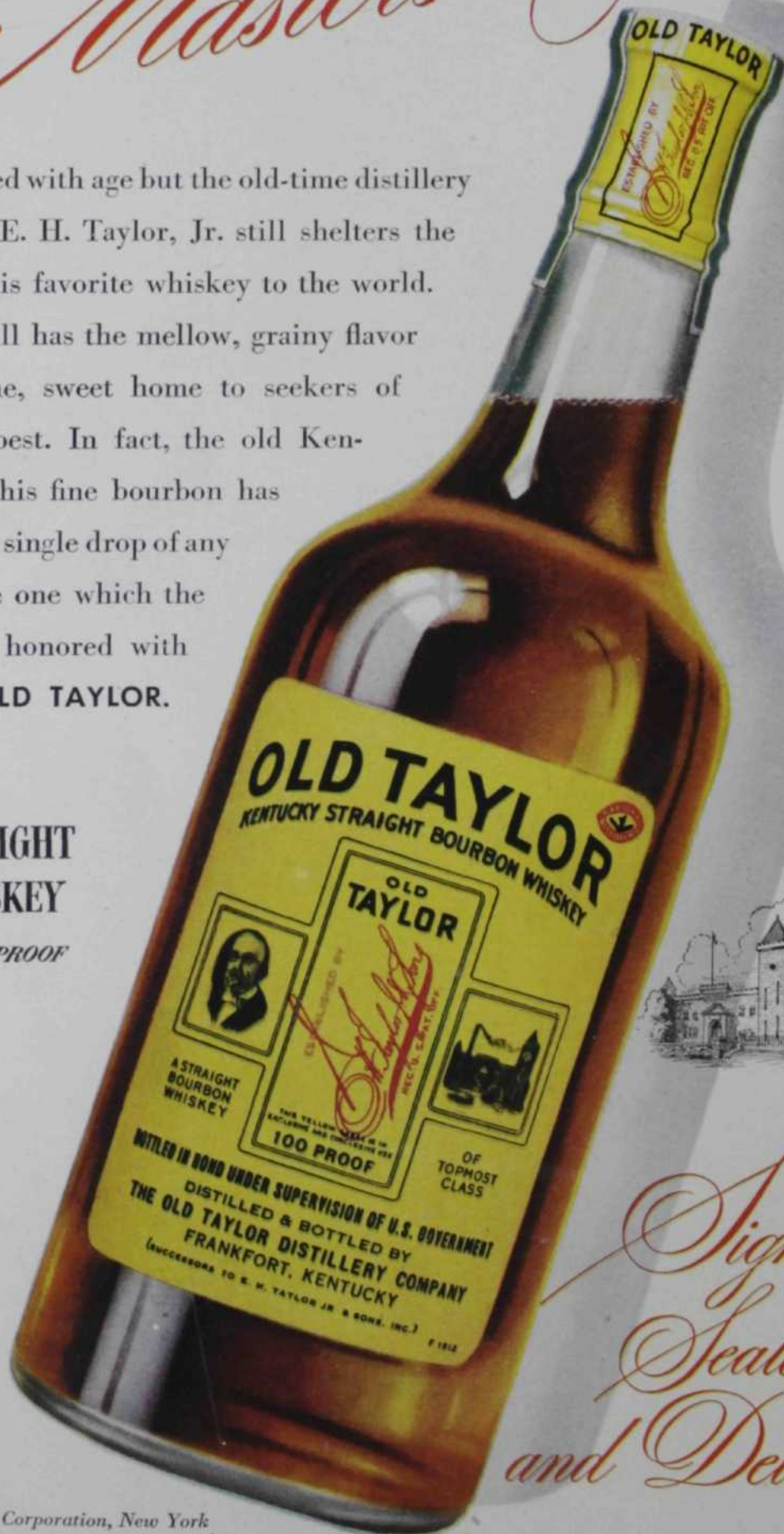
The Master's Choice

Its walls are grayed with age but the old-time distillery of the late Col. E. H. Taylor, Jr. still shelters the skill that gave his favorite whiskey to the world.

OLD TAYLOR still has the mellow, grainy flavor that means home, sweet home to seekers of bourbon at its best. In fact, the old Kentucky home of this fine bourbon has never produced a single drop of any whiskey save the one which the famous Colonel honored with the name of **OLD TAYLOR**.

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